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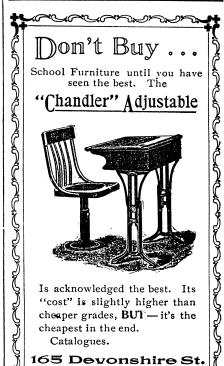
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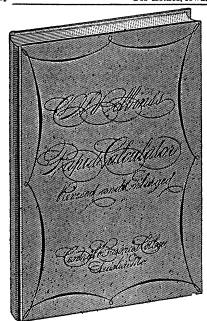
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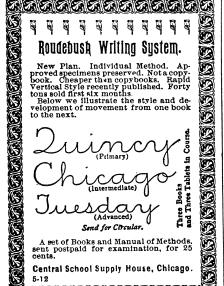
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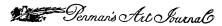
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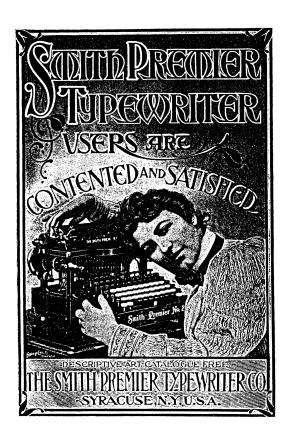
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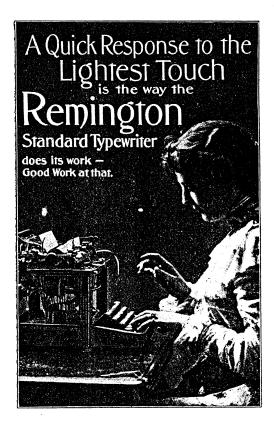
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314 copy lines have already appeared in The Journal's series of graded pen copies which began in the Sept. issue, and the course is only half finished! Anticipating that most of our subscribers this school year would wish to have subs. begin with Sept. so as to include the entire course, several thousand copies of each issue from that date were printed as reserves. We have still a considerable number left and can date back subs. until further notice. It would be safer, however, for our friends to drop us a line and give us an idea of how many we shall reserve for their prospective clubs.

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E PRESENT in the News Edition of this issue of THE JOURNAL a comprehensive illustrated report of the proceedings of the Commercial Teachers' Federation at Chicago. We have preferred to transfer this matter bodily to the News Edition, and for these reasons:

The report of the various sections of the Federation, supplemented by a report of the Kansas State Penmen's Association, occupies no less than eight pages of THE JOURNAL. To place this in the Regular Edition would mean the elimination of a number of instruction features, which would lessen the value of the paper to the student of penmanship. Thousands of such students are enrolled among our subscribers. While some of them might be interested in a convention report, it could hardly be claimed that this would be of any great Use to the great majority of them. Yet To Be of Use is THE JOURNAL'S one great aim. and a few pages more of good Pen Copies, instructions in Drawing, hints on Engrossing, practical suggestions as to Commercial Designing, instructions in Pen Lettering, Engrossing Texts, Sketching from Nature, Ornate Writing, etc., which go into the space which would otherwise be utilized by the report, are of immensely more value to the thousands of students who take The Journal for its instruction features than any report could possibly be.



On the other hand, the teachers who take THE JOUR-NAL, and a very good sprinkling of students (especially those who are training to be commercial teachers), are subscribers for the News Edition, so they will miss nothing but will get the benefit of the extra pages that have been added to the News Supplement this month. The difference between the cost of the Regular Edition and the News Edition on a single subscription is only 40c. a year. To clubs the difference may be reduced to half that sum. It is hardly conceivable that a teacher or student who is training to become a teacher would find this slight addition a burden that would prevent him from taking the News Edition. As a matter of fact, practically all of this class do subscribe for the News Edition-the great majority of them on our Professional List.

By eliminating from the Regular Edition of THE JOURNAL those features that appeal more to the teacher than to the student, we have been able to give more that is really of Use to the student than otherwise would be possible if the paper were nearly twice the size. We have the best of reasons for believing that this policy has the hearty indorsement of our profession generally and particularly of those teachers who the ground their students to take a penman's paper on the ground that it will be of genuine Use to them in their work.



There is not a single business school teacher in America, no matter what his department, who cannot help along the work The Journal is doing. There is not a single student in these schools, no matter in what department, who would not find The Journal of Use in his work, and we doubt if there be one who could not afford the paper—a clubbing subscription representing an investment of considerably less than one cent a week. Is not this worth a little personal effort on your part?

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Still another ad. of the same kind appeared in the December JOURNAL, the edition of which was much larger than that of either of the previous issues containing these ads. Although the paper has been out at this writing nearly a month, less than a dozen answers have been received.

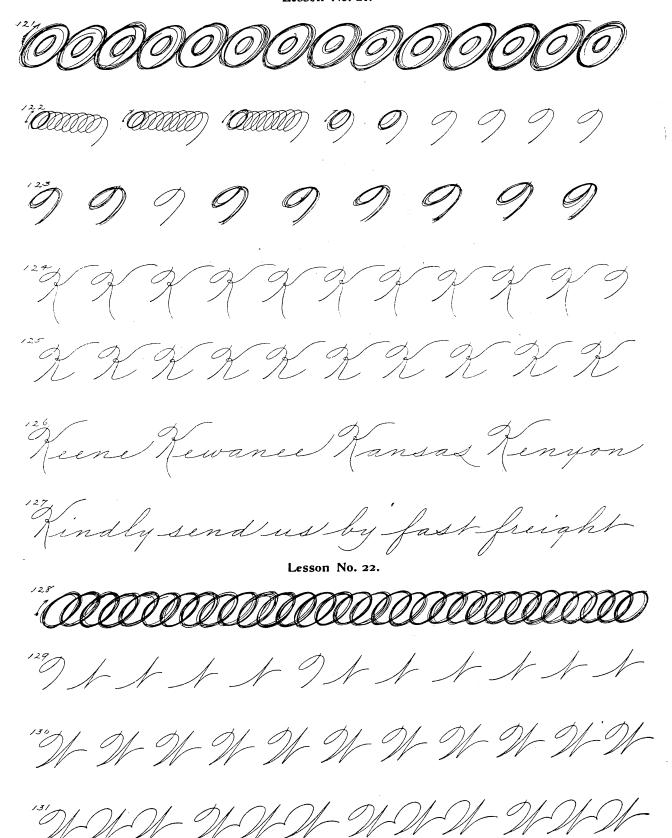
This may not be very encouraging to that particular advertiser, but it is extremely so to us and will be to all engaged in commercial school work. In prosperous times commercial school property pays good dividends, provided, of course, other conditions are favorable. Now that things are looking up so much, people who would have been willing to dispose of their property at a sacrifice a few months ago are wisely determining to hold on to it and get the benefit of the dividends that are beginning to accrue

Mills's Pen Copies in Rapid Business Writing.

Over 300 Copy Lines Immediately Available for Those Who Subscribe Now.

These copies, by E. C. Mills, Rochester, N. Y., were begun in the Sept. JOURNAL. Up to the present time the entire number of copy lines published (Sept. to Jan. inclusive) numbers 314—and the course is only half over! The new subscriber who dates sub. back to Sept. gets there 314 copies TO START WITH. Until further notice subs. may be dated back in this way, but the number of papers on hand for the earlier issues is rapidly diminishing and our friends who are getting up clubs would do well to drop us a line at once and give us a hint about how many to reserve for them.

Lesson No. 21.



W. W. Minans! W.M. Winona! " He are building the structure! of character. "22222222222 Quito Quell Quaker Queens 2. W. Quincy, please pay 2. N. Q. Quito is a manufactoring and commercial city of Ecuador; population/80,000. "FFFFFFFFF

"Teller Jander Zeiner Ziegler

"mon mon mon mon mon m. Mann Mann Mann M "" DDD DDD DDD DDDDD Vermont Vernon Vienna Virden Touchers prove that transactions have occured!

Lesson No. 24.

"MM MMM MMM MMM Y "Mum Muny Ullum "UUUUUUUUUUUUUU "UUUUUUUUUUUUUU

W W W W W "Mnderwood Union Utopia U "Usury is illegal interest. Ult. "THE WE WE WE WE WE WE Warsaw Wilmington Woonsocket. Welshall beldving al good work if we attend closely to each day's duties. "47777777 "BYYYYYY

"Youth Yarnell Yonkers York!
"Tours of a recent date received
"2 2 2 2 2 2 2 2 2 2 2 2 2 2

truly. Yours truly. Y. 166 rsey is the first state In the manufact

HINTS AND SUGGESTIONS BY MR. MILLS.

Lesson 21.

Copies 121, 122 and 123 are exercises to develop the reversed oval principle. Study each one closely and then make them with a free and rapid movement.

Copies 121, 125, 126 and 127.—The finishing part of the K is composed of two compound curves and a very small loop at about one-half height of letter. Be careful not to make this loop too large. In copies 126 and 127 strive to keep uniform spacing and writing about same height throughout. Lesson 22.

Copy 128.—Make light down lines and six down strokes to each exercise.

Copies 129, 130 and 131.—By taking up the two parts of the "W" a much better understanding of the letter can be had. The last part of "W" is about same as final "t." Make second part of letter as high as first part; ast stroke about two spaces high. Try to keep this capital from spreading over too much ground.

Copies 132 and 133.—In copy 132 we give a simple drill in signature work, and in copy 133 sentence work is taken up. Now this sentence writing requires considerable thought and careful practice. Watch the little things. Very often a careless cross over the t or a heavy dot over the 1 will mar an otherwise well-written page.

Copies 134, 135 and 136.—The reversed oval principle, the long down line should be brought a little more to the left than in the other letters, this is done in order to make the small loop rather oblong. Notice how the "Q" is finished with the compound curve. The little tracer will be found beneficial to those who find the finishing part difficult.

Copies 137 and 138.—Here we have more practical work.

will be found beneficial to those with a part difficult.

Copies 137 and 138.—Here we have more practical work. Write page after page of this miscellaneous work and compare frequently with copy. It is an excellent plan in taking up practical work of this kind to select some copy containing a memory gem or a few lines of useful information. mation.

Lesson 23.

Copy 139.—Begin the "Z" same as "Q" and make quite a broad turn at base line. Do not make loop too long below base line.

Copy 140.—This tracer should be practiced after the letter has been taken up in Copy 139, and is intended simply to fix the form in the mind and to train the muscles by constant repetition.

Copies 141 and 142.—Quite often when we become deeply interested in our work we forget the important matter of position. Now the word position covers a number of points: position of body: position of feet flat on the floor; position of paper on desk: position of hand and pen, etc.

Copies 143, 144, 145, 146 and 147 are all for the development of the "V;" however, if these exercises are thoroughly mastered it will aid you in forming other letters also. Take each copy up in the number given, and be in no hurry to change from one copy to another. It pays to work each exercise over and over until we become perfectly familiar with it, and make it our very own.

Copies 148 and 149.—It is intended in the copies where several different words are given for the student, to take up one word and write several pages of that; then take up the next, etc.

Lesson 24.

Lesson 24.

Copies 150, 151, 152, 153 and 154.—Guard against carelessness of every kind in the practicing of these copies. In making the U, see if the last part of letter is made same height as first copy: if it is not note the fact, and teach yourself to study and compare forms and your improvement will be much greater and more satisfactory than if you slash away without any regard for form.

Copies 155 and 156 should be practiced same as Copies 148 and 149.

Copies 155 and 156 should be practiced same as Copies 148 and 149.

Copies 157, 158 and 159.—Here we present a very practical style of the "W." It is built upon the same basis as the "U" but the parts are made narrower. Follow word and sentence copies closely.

Lesson 25.

Copies 160, 161, 162 and 163.—First part of "Y" same as "U" Notice three different ways of finishing letter. Make every letter and every page present a neat, finished appearance.

Copies 164, and 165.—The "Y" made with the "hook" finish. This "hook" is made by stopping suddenly and by finishing with a line nearly parallel with main part of stem. This makes a very practical finishing stroke, as small letters may be joined to capitals without lifting the pen. Do not try connecting these letters, though, until you have had more practice in the separate letters first. Copics 166, 167 and 168.—In making he "J" many make the mistake of curving first up line too much. Make down line as straight as possible, and have all lines cross at about same place.

at about same place.

No snading on any of these copies. It is a good plan
to file specimens away for future reference, and note
improvement from time to time.

Rochester, N. Y.



—A unique specimen in shaded back hand written in gold ink has been received from E. H. Diefenbach, Knoxville, Tenn. It is a splendid specimen of this style of work.

work.

J. R. Maxwell, Pres., and S. M. Funk, Sec., of the North Carolina Art College, Mebane, N. C., sends some excellent specimens of business and shaded back hand writing. They are pushing the mail order to business.

F. L. Dyke of the Berkey & Dyke School, Cleveland, O. has command of a splendid style of professional and business writing, and is also an engrossing artist in the first class. Some of the script specimens show that he has not lost his grip.

J. E. Bowman, Actual B. C., Canton, O. writes a model business hand. We judge this from some business letters lately received from him.

Anonymous and Disquised.

Botkin's Writing.

PPPPPPPPPPDDD C CCCCC RR PRINC Bind RR He He Hen He Hy He WTh W W That your

EXPERT HANDWRITING IN BOTKIN CASE.

Daniel T. Ames of THE JOURNAL was the handwriting expert in the celebrated Botkin poison case, which was tried in San Francisco the latter part of December. Above are presented a few of the striking characteristics found in the two sets of handwriting as discovered by Mr. Ames.

— G. E. Sartain, penman Brown's Coll., South Norwalk, Conn., favors us with a specimen of excellent business writing. He has mastered a good style.

— C. W. Ransom, Central Coll., Kansas City, Mo., sends us some samples of fine artistic writing. One specimen is decidedly unique. having been written up side down and backwards.

— G. W. Thompson, International B. C., Montpeller, Vt., sends some large, dashy script specimens that have swing in them.

swing in them.

— A variety of script specimens, including business, professional, engrossing and engravers' styles, all well handled, have come from C. S. Quayle, 928 Eighth avenue, Rock Island, III. A package of beautifully written cards accompanies these, many of the specimens being more delicate than the finest engraved work, and of various sizes down to some of microscopic smallness. For accuracy and delicacy of touch it is a long time since we have seen their equal. Mr.Quayle belongs by right to the professional ranks and will soon undoubtedly get there.

there.

J. W. Hazlett, Mulberry, Ind., sends business and ornamental writing that is excellent.

L. B. Sullivan, Prin. Huntsville, Ala., B. C., favors us with some dashy, graceful ornamental writing.

C. H. Cleary, Beallsville, O., sends one of his complicated professional signatures. It is readable and distinctive, but as much tied up as a Chinese puzzle.

J. R. Hutchison, a fine business writer, is now connected with the Salt Lake, Utah, B. C. Some excellent business writing has been received from him.

J. C. Henager, an elegant penman, is now teaching in Jacksonville, Fla. He is having especially good success with public school pupils. A model business letter conveys this information.
C. D. Scribner, Sanford, Me., the boy penman, sends some card writing that is excellent and stamps him as one of the coming penmen.
We have received a variety of fine script work, ranging from plain business writing to delicate ornate writing, cards, etc., from B. H. Parrish, Ouachita, B. C., Arkadelphla, Ark.



AN ODD SPECIMEN OF WRITING CUT FROM A BUSINESS LETTER.

-- J. E. Thornton, Carrollton, Ga., has a good command of the pen. We are Indebted to him for a number of excellent specimens of plain and ornate writing.

-- From Lewis F. Lowe, Kittanning, Pa., we have received a variety of script pen work, plain and ornamental, all in excellent taste. A very neat design executed with the brush has also been received.

-- From A. J. Willlard, Shenandoah Nor. Coll., Reliance, Va., we have received plain and ornamental writing, flourishing, etc. His work improves.

-- W. J. Roy. Lawrence, Mass., sends a finely written letter, business style, and a package of cards, professional and ladies' hands.

-- A. R. Klotten, Penman, Joiners' Bus. and Short. School, Cortland, N. Y., favors us with some splendid professional writing that goes to show that he is still in the ring. the ring.

— James D. Gilbert, penman, Brown's B. C., Kansas City, Mo., sends a few dashy pen strokes.

Students' Specimens.

Students' Specimens.

— From D. Crowley, the well-known itinerant teacher of penmanship and one who has had remarkable success in his work, we have received some specimens of splendid business writing by a student—G. Traub of Reinbeck, Ia. Mr. Traub took but twenty lessons (two a week for ten weeks) and the work shows remarkable improvement.

— F. W. Bowles, penman, Bay City, Mich., B. C., has favored us with a large package of students' writing practice sheets from several of his classes. The majority of the specimens are on movement exercises, and the style of exercises and writing is that given by Mr. Mills in the 300 graded lessons. Most of the work would do credit to professionals and all of it is away above the average. Although some of the students have been in school but one week they have mastered a fairly good movement in that short time. Students capable of turning out such work as this show that they are workers and also that they have a teacher who understands his business.

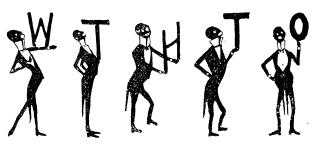
Crowded Out.

 $J.\ C.\ Olson's\ Lessons$ in Signature Writing, which were to have started in this number of The Journal, have been crowded out.

If you want a tube of first-class mucilage send 5 cents in stamps to the Carter Ink Co., Boston, and mention The Journal. You will find it a mighty good investment.

Make a Market

for your used typewriters, farniture, books, &c., which you would like to dispose of for something better. There are many who want and are willing to pay for what you don't need. If it's in the commercial line you can find these people through The Journal. See our special dollar bargain ads. on page 156.



SOMETHING UNIQUE IN INITIALS. BY W. E. DUNN OF THE JOURNAL OFFICF.

LESSONS IN ENGROSSING SCRIPT AND TEXTS.

Beginning with "Lessons in Policy Writing," by Charlton V. Howe, Chicago.



HE JOURNAL offers a series of papers on engrossing script and other texts suitable for that purpose as calculated to be of great use to pen students. Apart from the engrossing of resolutions, memorials, policy writing, etc. in every city and town, and in almost every village good wages are waiting for the penman who is capable of engrossing legal documents, public records, deeds, etc.

We start the series with some papers on policy writing by Charlton V. Howe, policy writer of the Northwestern Life Assurance Co., Chicago. Mr. Howe is well known as one of the most skillful men in the business. While what he says refers particularly to policy writing, the same sort of work is equally applicable to other purposes. Mr. Howe's papers will run through several issues, and will be supplemented by others.—EDITOR JOURNAL.

Who May Follow These Suggestions.

Students and penmen who have not mastered in a fair degree the courses of lessons given by Messrs.



C. V. Howe

Kelchner, Mills, Lampman and Tamblyn, of course, are not prepared to take up this course and secure the best results. These lessons are merely suggestions as how best to apply the skill and knowledge you have already secured, with some few suggestions about engravers' script, materials, etc.

Not Accurate Work.

The position of policy writer is a most pleasant and profitable employment. It affords an excellent

opportunity for practice on the Spencerian and engravers' script forms. It is not my purpose to present perfect penmanship in the illustrations which are to follow in these suggestions, but to give as nearly as possible my average writing on the policies. It would require too much time to undertake to execute strictly accurate writing, and the company would not expect it. Speed, consistent with form and movement, is a most important requisite in filling out policies. In fact, speed is a bread-and-butter requisite in all kinds of commercial penwork.

Pens and Ink.

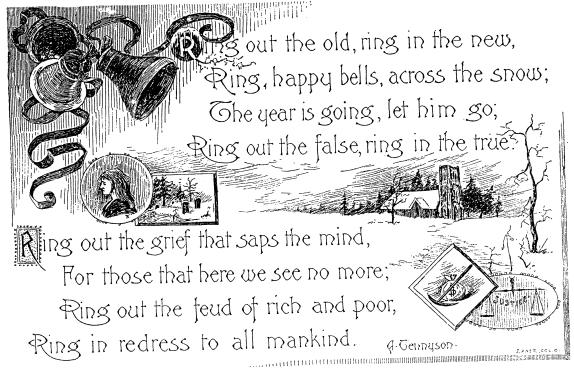
For the body of the policy Gillott's 604 pen can be

\$10,000.00 John Doc, Chicago, Illinois: \$,10,000.00 Quarterly \$ 91.50 40 Minety one and December, March, June, and September John Doe Chicago Illinois his wife, Mary E. Doe, if living, if mot, to his surviving children, equally. Ten Thousand

_tenth

December

. 98.



BY C. P. ZANER, COLUMBUS, O.

used. It is flexible and makes a light, firm line. The insured's name and residence can be written with Gillott's 303 or No. 1. The 303 is more durable, but I prefer the No. 1. A good quality of stick india ink is preferable to any of the fluid inks. It should be ground thick to get the best results. If too thick, dilute with water until it is of the proper consistency.

Script Copies in This Lesson.

The engravers', Spencerian and vertical styles of script are shown in this connection for practice. The script itself is self-explanatory.

I use a combined finger, wrist and muscular movement for the engravers' script and muscular movement for the Spencerian. I fill out the body of the policy first, then insert the insured's name and residence, which requires only one change of holders and pens. A change of pens is a rest for the fingers.

In a future issue of THE JOURNAL, a policy form will be presented on a reduced scale, showing how the different styles of script are applied.

(To be continued.)

Advertising for One Missing Journal.

When a man proposes to advertise for a single copy of THE JOURNAL, it speaks a good deal for his appreciation of the paper. This was the case recently with O. C. Dorney, proprietor of the American B. C., Allentown, Pa. The number in question was March, '97.

Special Cover Designs.

Following the beautiful special cover this month by W. E. Dennis will be another special cover for the February JOURNAL by that well known pen artist, H. C. Spencer of Providence, R. I. The JOURNAL has received a shower of compliments on the beautiful special cover designs which have been running for several months past.

The Ellsworth Company has issued an elaborately illustrated and particularly attractive office calendar. It is comprised of a dozen separate sheets, with the Ellsworth patent reversible binding. It is the most unique calendar we have seen this year.



No. 10

The Journal's special cover this month represents the same general character of work as the specimens which have appeared under this heading during the past two issues. The main lettering on the cover is of the same character as that in the plates on page 51 of the October Journal, and page 85 of the November Journal, the main difference being that on the cover the lettering is straight, while in the plates referred to it is curved. Those who are following this course would do well to turn to the pages referred to, and note the hints given in connection with the cuts.



DON'T THROW IT AWAY: Somebody will pay money for it Note THE JOURNAL'S Special Dollar Bargain Ad. offers on page 156.

Miss Minnie C. Pratt, Centralia, Ill.

Mrs. A. N. Palmer, Cedar Rapids, Ia.

Mrs. S. S. Packard, New York.

W. S. Rogers, Cleveland, O. Mrs. P. Ritner, St. Louis.
Miss Rosalia A. Reedy, Chl.
cago.
E. Franc Riet, Lamoni, Ia.
W. C. Stephens, Lincoln, Neb.
A. H. Sproul, Elgin, Ill.
Mrs. Rosa D. Spencer, Louisville, Ky.
J. A. Stephens, Chicago.
Miss D. J. Salisbury. Appleton, Wille, Ky.
Miss Jennie C. Watts, Chicago.
Miss D. J. Salisbury. Appleton, Wille, Ky.
Miss Jennie C. Watts, Chicago.
Miss F. M. Slingerland, Oil George Watson, Chicago.
R. P. Welch. Galesburg.
Willard J. Wheeler, Birming-Mam. Ala.
J. W. Zeh, Ishpeming, Mich.

General Session.

(Mr. A. C. Webb, General Secretary, kindly reported these meetings for THE JOURNAL.)

Tuesday.

The first meeting of the general body of the Commercial Teachers' Federation was on Tuesday aftermoon. Dec. 27, with President Chas. M. Miller in the

A. N. PALMER, Pres. C. T. F.

chair. Owing to illness Mayor Harrison was not able to be present and deliver the address of welcome.

President Miller's address was a strong presentation of the needs and benefits of commercial education, with congratulations to the association upon its wonderful growth and prosperity and upon the growth and prosperity of the various schools represented. He recommended that the Executive Committee be appointed for a

longer period and that four members constitute the committee, one from each of the four associations; one to serve one year, one two years, one three years

and one four years, each in turn to act as chairman of the committee. He also suggested that each association have some official organ.

In conformity with the suggestion made by the president, motion was made by J. A. Lyons to appoint a committee of one from each department to revise the con-Carried. Announcestitution. ments by Executive Committee Chairman Lyons were then made. committees appointed, etc.



CHAS. M. MILLER.

A Packard memorial committee was appointed by the chair, who named the following: G. W. Brown, J.



J W WARR

R. Carnell, Robt. C. Spencer. On the revision of the constitution the chair appointed the following: J. A. Lyons, H. G. Healey, A. C. Webb, J. F. Fish.
J. W. Warr read a paper on

"Advertising and Getting Business." Mr. Warr always has ideas on tap, and particularly in the line of advertising. His views were much valued by the fraternity. He brought out some strong points. Discussion of this paper was participated in by Messrs.

Brown, Miller, R. C. Spencer, Fish, Carnell, King, Rohrbough, Springer.

Wednesday.

Wednesday afternoon was devoted to a memorial service in honor of the late S. S. Packard. President Miller made some very feeling references to Mr. Packard as a man, teacher and friend. Messrs. Brown, Carnell and Spencer, the committee on resolutions, read the following, which were unanimously adopted:



R. C. SPENCER.

The Commercial Teachers of America have been called upon to meet a great loss. Our leader has passed from our ranks. The tongue most eloquent in the support of our cause has been stilled—and the pen, ever ready in advancing our work, is forever laid at rest.

At his home in the City of New York, on the 27th day of October, 1898, in his seventy-third year, was closed the earthly life of our beloved coworker and friend, Silas Sadler Packard.

He was a pioneer in promoting business education in this country, and to that work he had devoted fifty years of his life with singular fidelity and success. He was foremost in every movement that has been made to advance and dignify the standard of Commercial Education, and he was the first President of this body.

He was a great teacher, and a clear and forceful writer, a graceful and persuasive speaker, and his life-long unselfish devotion to our cause has forever endeared his memory to every commercial teacher.

His positive, upright and manly character, united with a most gentle and loving spirit, drew to him in bonds of strongest attachment his students and all who knew him, and he inspired them with the noblest thoughts and purposes.

Mr. Packard was a marked character and a leader of

Mr. Packard was a marked character and a leader of men. Whether as teacher, friend or citizen, he has left us an example worthy of imitation, and a memory to be forever, they be the state of the state

us an example worthy of imitation, and a memory to be forever cherished.

The associated members of the Commercial Teachers' Federation assembled in convention at Chicago. Illinois, December 28, 1838, desire to express their admiration of his life and character, and their thankfulness for his example and devoted service. Therefore, be it Resolved, That in the death of Mr. S. S. Packard, the members of this Federation feel that they have lost a personal friend and beloved associate, and that we respectfully extend to his bereaved wife and daughter our sincere sympathy. sincere sympathy.

G. W. BROWN,
ROBT. C. SPENCER,
JOHN R. CARNELL.

Mr. Brown then paid a glowing tribute to Mr. Packard, and was followed by Robt. C. Spencer and J. R. Carnell in like strain. About seventy-five members answered roll-call and paid their tribute of respect to Mr. Packard's memory. During the reading

of the paper of Enos Spencer,

The sound of the paper of Enos Spencer,

Aud the sound of the sou Louisville, Ky., songs, "Auld Lang Syne," "Nearer, My God, to Thee," and "Shall We Gather at the River," were rendered by an excellent quartet composed of Miss Blair, Mr. Palmer, Mr. M. C. Fisher and a lady whose name we could not learn.

The loving cup presented to Mr. Packard on his seventieth birthday, in April, 1896, was on exhibition, and a large crayon portrait, which was a very fine like-



G. W. BROWN.

ness, rested on an easel. The sentiments expressed by all of the speakers bore witness to the influence that Mr. Packard's life had upon theirs for good. The talks were direct and to the point, and all gave evidence of how much good may emanate from the strong personality of one good man. The entire service was appropriate and conducted with good taste throughout, and reflects much credit on the heads and hearts of the memorial committee.

At the evening session it was moved and carried that the action of the executive committee in changing the date of holding election of officers and in choosing the place of meeting be legalized.

Invitations were then received for the next place

of holding meeting. D. W. Springer of Ann Arbor advocated the claims of Detroit, and had telegrams from the Governor of Michigan, mayor and common council, Business Men's Convention League and others to back him up, and urged that the convention select Detroit. J. A. Lyons, on behalf of Principal O. M. Powers of the Metropolitan B. C., invited the association to meet with them in Chicago next year. G. W. Brown extended an invitation for the con-



O. M. Powers.

vention to go to Peoria. On vote Chicago was finally selected and the thanks of the association were extended to Mr. Powers, and the secretary was instructed to thank the citizens and officials of Detroit who had extended the invitation from that city.

The report of the committee on the revision of the constitution and by-laws was next made, and the suggestion made in the president's message of four members, etc., was voted on and carried. The request of the committee for further time on the subject of an official organ for the different organizations was granted.

Thursday.

It was a rare privilege of the Federation to have the opportunity of listening to the talk by Prof. Edmund J. James of Chicago University on "Business Educa-



DR. EDMUND J. JAMES.

tion Abroad." Dr. James was formerly connected with the Wharton School of Finance, Philadelphia, and was sent by the American Bankers' Association to Europe to investigate the status of business education there. He visited the principal countries and cities and spent much time in familiarizing himself with the methods of organizing and conducting the large commercial schools. This report was embodied in a good sized book which

was printed and distributed gratuitously by the American Bankers' Association. This was later incorporated in one of the annual reports and has been published in pamphlet form by United States Commissioner of Education, and is about to be published by the authorities of Chicago University. Commercial school proprietors and teachers would do well to get a copy of this report. It was reviewed in The Journal's columns at the time it first made its appearance, several years ago. Dr. James is a clear thinker, and with prophetic vision sees in the future the ascendancy of high grade business schools. He went abroad with his eyes open and nothing escaped him. We are sure that those who listened to his clear-cut







N. P. HEFFLEY.



ENOS SPENCER.

and interesting talk carried away with them an excellent idea of business education in Europe. A rising vote of thanks was extended to Prof. James for this talk, and in seconding the motion J. E. King of Rochester made one of the strongest talks of the meeting in support of the views advanced by Dr.

James—namely, the necessity of higher training for business men. This talk showed that Mr. King thoroughly grasped the situation.

Superintendent of Public Schools C. Pearse, Omaha, Neb., read a strong paper on "Business Education in the High School." This paper showed that Mr. Pearse had given the subject much study, and the ideas he advanced for a course seemed to appeal to the majority present. A vote of thanks was extended to him for this excellent paper.

C. C. Marshall, Battle Creek, Mich., in his paper, "A School Paper, What It Should Be and What It Should Not Be," kept the audience in laughter a good part of the time, while the balance of the time they were applauding him for the many good points and hints. Messrs. Enos Spencer and W. N. Ferris discussed this paper.

The report of the chairman of executive committee

in regard to finances of the Federation showed funds on hand to pay all bills and balance in the bank.

Friday.

The report of the committee on president's address was made and adopted. It was moved by G. W. Brown, and carried, that the Packard memorial exercises be edited and published, and a committee of three be named by the president to attend to publishing.



W. N. FERRIS.

W. N. Ferris, Big Rapids, Mich., then read a strong paper on "School Organization and Management." As Mr. Ferris knows exactly how this should be done he was enabled to give the members many pointers.

Adjourned.

Business Teachers' Association.

(Our thanks for this report are due to A. W. Dudley, Chicago.)

Tuesday.

G. W. Brown, Jr., Vice-President of the association, opened the meeting on Tuesday and delivered the an-



T. W. BOOKMYER, President B. T. A.

nual address. The first paper, "Experiences of the Spanish-American War and the Army as a School," was delivered by Capt. W. H. Whigam of Chicago, who spent several months in Cuba as captain of a company of one of the Illinois infantry regiments. Captain Whigam had charge of a detachment of three or four companies during a considerable part of the time and was in charge of the forces in the yellow

fever detention hospital at Siboney. His talk was very interesting to the members.

"The Study of Commercial Branches as a Mental

Discipline," was the title of a paper by J. W. Warr, Moline, Ill. It was handled in Mr. Warr's usual sprightly style and was ably discussed by Messrs. Ferris and King.

"Rapid Calculation in Arithmetic" was to have been treated by E. T. Overend, Pittsburg, but owing to his absence was presented by Y. B. Hangsma, Chicago, an accountant and auditor of large experience. It was discussed by Enos Spencer and Dudley.



G. W. BROWN, JR.

Wednesday.

A scholarly paper on "Commercial Law" was presented by C. B. Potter, Jr., Jacksonville, Ill. He spoke



of the scope of the subject and the harmony existing between our national, state and municipal laws, the necessity of a thorough knowledge of commercial law, etc. This paper was ably discussed by Mr. Lyons and E. W. Spencer. Mr. Lyons believed the "class" rather than the "case" method to be the more successful. He encourages pupils to discuss the various questions that arise, always directing them

C. B. POTTER, JR.

somewhat. Mr. Spencer urged the claims of commercial law as mind-developing and made a strong presentation of the subject in his discussion.







H. M. ROWE.

E. E. GAYLORD.

J. A. LYONS.

J. E. King, Rochester, N. Y., delivered an address on the subject, "Should Civil Government and Politi-

cal Economy be Included in a Commercial Course?" Mr. King believed that they should, as the chief purpose of the commercial course is to train business men. Ours is pre-eminently a commercial country, and we should have thoroughly trained business men. Such a business course should embrace many subjects not now included as well as most of those which are. Business men are now taking an



active part in the governmental affairs and are destined to take a greater part in the future. Certain economic principles and laws control the production and distri-







A. W. DUDLEY.

M. L. MUSICK.

C. W. ROBBINS.

bution of commodities, and consciously every business man acts in accordance with or in opposition to these principles. A knowledge of what these principles are is essential to the successful business man. Political economy is closely related to many other sciences. It is the foundation subject of a thorough business course. This paper was discussed by Messrs. Rowe, R. C. Spencer and Bookmyer. Dr. Rowe favors a one year's course of ten months, requiring an entrance ex-







amination, making the year's course to begin with certain qualifications, and ending as definitely.

Thursday.

"Business Correspondence or Letter Writing" was



C. C. MARSHALL.

presented by E. E. Gaylord, Cleveland, Ohio, in a very interesting paper. Mr. Gaylord has been a successful teacher and understands this subject thoroughly. Discussion was participated in by Frye and Rowe.

"What Should a Course of Commercial Arithmetic Include?" was assigned to C. A. Wessel, who not being present, the topic was presented and discussed by C. C. Marshall, Battle Creek, Mich., fol-

lowed by Garver, King, Springer, Enos Spencer and others.

"How I Keep Large Classes Interested in Business

Arithmetic" was handled in masterly style by Wilton W. White, Quincy, Ill.

Enos Spencer, Louisville, Ky., read a paper on "Completeness, Accuracy and Industry in the Study of Bookkeeping," and in his unique manner emphasized the strong points as he saw them. Discussed by Rohrbough, Crafton, Hiner, Dudley, Virden and This subject aroused



M. G. ROHRBOUGH.

special interest owing to the fact that it gave rise to experiences of the representatives of other schools who have tried actual business from start to finish for a year or more. The majority agreed that they preferred the former methods-namely, the theory and business practice mixed.







E. D. DOUGLAS.

N. L. RICHMOND.

M. C. FISHER.

In the absence of the president and vice-president N. L. Richmond, Kankakee, Ill., occupied the chair and J. H. Crafton, Quincy, Ill., was appointed temporary secretary.

Friday.

"Laboratory Methods in Business Education" was to be handled by C. J. Argubright, and in Mr. Argubright's absence the discussion of the topic was opened by C. C. Marshall, who took the opposite view from the majority, who favored some theory work in the







O. L. TRENARY.

A. C. GEGENHEIMER.

U. S. FRYE.

discussion of Mr. Spencer's paper the preceding day. Mr. Marshall is master of himself and his subject at all times, and made the fur fly for a short time. He was followed by Messrs. Potter, Crafton, Springer, Walker and Rowe.

"Methods of Teaching Bookkeeping" was presented by J. A. Hiner, Louisville, Ky., in a clear and forcible manner. Mr. Hiner's paper was discussed by Nagle, Marshall, Richmond and others.

The question box was then opened and the topic "What is Interest?" was answered by Messrs. Rowe, Stevenson and others; "What is Your Experience in Teaching Partial Payments?" answered by Mr. Stevenson and others; "Can a School Guarantee Positions?" and "On What Conditions Can a School







J. H. CRAFTON.

W. H. CALLOW.

G. M. LYNCH.

Guarantee Situations?" was answered by several: "By being unscrupulous." "What Number of Students Can a Teacher of the Sadler-Rowe System Handle?" was answered by Dr. Rowe. "Single Line Multiplication" was discussed by Enos Spencer. Mr. Springer discussed the "Use of Words." Develop the Principles of Debit and Credit" was discussed by Dr. Rowe. "Is There a School in Chicago Where Commercial Teachers are Trained?" was answered by Mr. Dudley. The mathematical question









E. F. QUINTAL. LEVI KEYS. W. F. PARSONS. C. D. HOON.

propounded to Mr. Enos Spencer was answered by that gentleman.

Western Penmen's Association.

(We are indebted for this report to Secretary J. C. Olson.)

Tuesday.

Meeting was called to order by President J. F. Fish of Chicago, and roll was called by Secretary J. C.

Olson of Parsons, Kan.

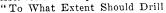


C. N CRANDLE.

It was unanimously decided to fuse the programmes of the Western Penmen's Association and the Writing and Drawing Teachers' Association, and J. C. Olson was chosen to act as secretary for the two organizations. After organization the session was turned into an experience meeting.

At the afternoon session a paper was read by B. C. Kassel of Chicago-" Preparation of Work for President W. P. A. Photo Engraving." Mr. Kassel

brought out many good points and believes firmly in individuality in work. He thinks the amateur is easily known by his many superfluous lines and ornamentations. Discussion was participated in by Peirce, Webb, Lockyear, Faust, Olson, Grimes and others. A vote of thanks was extended to Mr. Kassel for his able production.





J. C. OLSON.



G. E. SPALDING.

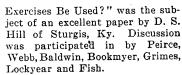
D. S. HILL.



W. G. ROSEBERRY.



E. H FISHER.



Wednesday.

Wednesday morning was given up to visiting points of interest about the city.

The afternoon session was opened

with a paper by W. C. Faust of Fredericktown, Ohio-"Our Future." This was a carefully prepared paper.

President Fish then delivered his annual address. He brought out many good points for discussion. Those taking part in the discussion were Olson, Crandle, Webb, Kinsley.



J. F. Fish.

A very able paper, "Movement in Writing," by C. P. Zaner, came next. Mr. Zaner handled his subject in a masterly way and provoked

much discussion.

At the evening session an election of officers took place, with the result as stated at the head of this report.

Thursday.



C. P. ZANER.

The first paper that was presented was "Handwriting of the Future," by W. N. Ferris, Big Rapids, Mich. Mr. Ferris sent out a large number of circulars asking public school and business college teachers for their opinions as to

what the writing of the future would be. A large majority were for slanting writing as the "Handwriting The discussion was participated in of the Future."





A. C. WEBB.

MISS CLARA EMENS. C. A. WETZELL,

by Zaner, Webb, Olson, Roseberry, Kinsley and Palmer. A vote of thanks was tendered to



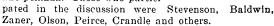
H. B. LEHMAN.

Mr. Ferris for his able paper. " Hew to the Line, Let the Chips Fall Where They Will," was the title of a paper read by C. H. Peirce of Evansville, Ind. In this paper Mr. Peirce covered many phases of writing and strongly opposed the vertical. Discussion was participated in by Webb, Stevenson. Olson, Zaner, Crandle,

Lehman and others. The afternoon session was opened with a talk-"Business Versus Vertical Writing"by A. N. Palmer, Cedar Rapids, Iowa. Mr. Palmer devoted part of his time to an attack on copy books,

with an occasional lunge at vertical writing. He believes that the slant writing is the standard. Discussion participated in by Zaner, Stevenson, Crandle, Olson, Kinsley and Fish.

"A Practical Lesson" was presented by H. B. Lehman, Valparaiso, Ind., in a manner which showed that Mr., Lehman was an excellent teacher as well as a fine penman. Those who partici-



Friday.

The first topic on the programme for Friday morning was "A Practical Lesson in the Application of the







A. S. FRIES.

E. C. MILLS.

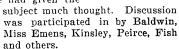
Individual Method of Instruction," in which Mr. Peirce organized the session into a writing class and gave a most instructive lesson. Discussion indulged in by members of the class.

A paper was read by Cyrus W. Field of Akron, Ohio,

on "Penmanship as a Foundation on Which to Build an Education." The paper gave evidence of careful thought and provoked a warm discussion. Mr. Field showed that penmanship was very necessary in school curriculum. Peirce, Fish and others discussed this paper.

"Mind and Muscle" was the subject of a paper by W. Guy Rosebery of Ottawa, Ill., in which CYRUS W. FIELD. he showed that he had given the





A unanimous vote of thanks was extended to Mr. Peirce for the able productions delivered before this meeting, and many expressed their gratitude for the advice given them from time to time. Mr. Peirce feelingly expressed his appreciation of this. An invitation was extended to

F. B. Courtney to give an exhibi-

tion of his skill in blackboard writing. He wrote the names of the

members backward, upside down



and any other way suggested, displaying remarkable skill and provoking round after round of applause. A vote of thanks was extended to Mr. Courtney.

At the afternoon session an excellent paper—"How to Create the Greatest Enthusiasm in Pupils During Class Work "-was read by Burt German of Fremont, Discussion by Baldwin, Faust, Zaner, Olson and others.



L'VIOLA WALLER! Pres. W. and D. T. A.



J. H. BALDWIN.

A vote of thanks from the Public School Writing and Drawing Teachers' Association and the Western Penmen's Association was extended to Miss Emens of Lockport, N. Y.; Miss L. Viola Waller of Charles City, Iowa; W. A. Wetzel of Sterling, Ill., and C. H. Peirce of Evansville, Ind., for their most excellent exhibit of writing and drawing specimens of pupils' work.









I. W. PIERSON. R. A. GRANT. W. C. STEVENSON. C. R. WIERS.

The Shorthand Teachers' Association.

(To Secretary L. A. Arnold we are indebted for the subjoined report.)

Tuesday. The Shorthand Teachers' Association opened with

Vice-President F. W. Mosher in the chair.



Pres. S. T. A.

The first paper, "Some Nuts to Be Cracked by a Teacher of Shorthand," was presented by E. J. Losie of Rockford, Ill., and was discussed by Messrs. Stephens, Healey, Dement, Burns, White and Briner. The discussion drifted into a particularizing of writing movements. A motion was made

and carried that Mr. Dement have six of his pupils exhibit before the Association the movement taught by him.

Thomas J. Allen of Aurora, Ill., gave a talk on "Word Method of Teaching Shorthand." His paper was a substitute for one by Mr. E. J. Brower on "Shorthand in the Public and Parochial Schools." Mr. Arnold, Miss Salisbury and Mr. Tinus participated in the discussion.



F. W. MOSHER.

Wednesday.

The meeting was called to order by President W. R. Smith of Big Rapids, Mich. His annual address was then listened to. It was an able document.



W. R. SMITH.

D. Kimball of Chicago presented a paper on "What Should Consti-Complete Typewriting tute a Course."

W. E. McDermut of Chicago had as his topic "Some Unfinished Business," which was discussed by R. E. Briner.

John A. White of Burlington, Iowa, public school commercial department, followed with "Some Things in Addition to Shorthand a Competent Amanuensis Should

Know." Discussion was postponed till later. At 8.30 p.m. the election of officers occurred, with the result given at the head of this report.

Addresses by the newly elected officers were made. Following this, on motion of Mr. Dement, the President was instructed to appoint a committee to draft resolutions to express the appreciation of Mr. Healey's services as editor of the official organ, that part of the Illustrated Phonographic World which is devoted to the use of the Association, and to E. N. Miner for the liberal use of space in his journal. Chas. W. Miller of New York was appointed on this committee.

Thursday.

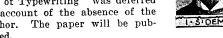
The meeting was called to order by President Smith at 9 a.m. A discussion on Mr. White's paper Wednesday afternoon was then taken up, and Messrs. J. A. Stephens, Burns, Sproul, W. C. Stephens, Smith, Mosher, Rogers and Tinus took part.

"Touch Typewriting" was presented by A. C. Van Sant of Omaha, Neb. The discussion of the paper was opened by W. C. Stephens, followed by Miss Slingerland, and Messrs. Mosher and Briner.

An able paper, entitled "The Responsibility of the

Teacher," was read by Mr. Isaac S. Dement of Chicago. The discussion was participated in by Messrs. Smith, Van Sant and Mosher, followed by Misses Slingerland and Ely.

On motion of W. I. Tinus, the reading of the paper entitled "The Art of Typewriting" was deferred on account of the absence of the author. The paper will be published.



"Can Shorthand and Typewriting be Taught to Completion by Mail?" was presented by W. I. Tinus of Chicago. Messrs. Mosher, Kennedy, Healey and Miller took part in the discussion.

A number of live questions were presented through the medium of the Question Box.

The afternoon session was opened with a paper en-



titled "A New Era in Teaching Shorthand," by Miss Cook of Cedar Rapids, Iowa, this paper having been substituted for "What I Use for Dictation."

"Course and Method of Dictation" was the title of an interesting paper presented by C. O. Bentlev of Jacksonville, Ill. The paper was thoroughly discussed by Messrs. Van Antwerp, Musick, Tinus, W. C. Stephens, Briner, Rogers and Miss Pratt.

An invitation was extended to Mr. Chas. H. Mc-Gurrin of Kalamazoo, Mich., to give an exhibition of his skill in typewriting. The invitation was accepted and Mr. McGurrin operated the machine for twenty minutes, to the pleasure of the Association and with credit to himself.

H. G. Healey then conducted a model class in dictation, giving explanations. He showed by figure writing that manual dexterity usually exceeded mental ability. Friday.

A telegram to the Association announcing the illness and inability to be present of B. J. Griffin of Springfield, Mass., was read. The Question Box was again opened to occupy the time assigned to Mr. Griffin.

Miss Frances H. North of La Crosse, Wis., answered the question, "Can One Teacher Successfully Teach Shorthand to About Thirty Students?" by presenting



W. S. ROGERS.





J. D. BRUNNER. J. CLIFFORD KENNEDY.

an interesting paper on the subject. Messrs. Smith and Mosher discussed this subject.

An "Exhibition of the Practical Use of the Graphophone in a Business Office" was given by a representative of the Columbia Phonograph Company. Letters were dictated into the machine and transcribed on the typewriter by an inexperienced person.

The chairman of the Committee on Examination and Certification submitted its report. After prolonged discussion Chas. M. Miller moved that it be referred back to the committee for further revision, and that the committee be given power to act. The motion was carried.

Mr. Miller offered the following resolutions, which were unanimously adopted:

"Resolved, That it is the sense of this organization that the services rendered to the general cause of shorthand and typewriting, and to the interests of this Association during the past year by our eminent fellow-member and official editor, Mr. H. G. Healey, are immeasurable, and that it is with feeling of gratitude and affection that we extend to him our sincere and heartfelt thanks for his labors in our behalf within the past twelve months.

"Resolved, That we are not insensible to the material benefit that has come to the aid of our official editor through the medium of the Illustrated Phonographic World of the city of New York, and that we desire to return to Mr. E. N. Miner, the proprietor of that paper, our cordial thanks for the great assistance he has rendered to Mr. Healey in his work."

Friday, 1.00 P. M.

The meeting was called to order by the President.

Isaac S. Dement was then called on for remarks. He talked about "movement" in writing shorthand. He then gave a ten-minute exhibition in writing, while Mrs. Dement read to him a charge to a jury, which

was previously prepared by an appointed committee. He wrote at a rapid rate of speed and then read back his notes without an error. He also had some of his pupils exhibit before the association to give a practical demonstration of the movement as taught by him.

Upon motion of Mr. Healey, a vote of thanks was extended to Mr. Dement and his pupils for their kindness in gratifying the request of the committee.



C. W. KITT.

Mr. W. S. Rogers of Cleveland, Ohio, read a paper on "Shorthand of the Future." The paper was discussed by Messrs. Greer, Kitt, White, Tinus, Watson and Mosher.







MISS FLORENCE M. SLINGERLAND.



W. J. WHEELER.

Upon motion of Mr. Miller a committee was appointed to invite Mr. McGurrin to give an exhibition of speed writing. Mr. Miller, Miss North and Mr. Kitt were appointed on the committee. Mr. Kennedy read the matter for Mr. McGurrin to write. The invitation was accepted by Mr. McGurrin, and he exhibited before the body for twenty minutes, and it was found that he had written 285 words a minute. He quickly transcribed the same, and when verified with the original it was found to contain only two small errors.

Mr. H. G. Healey moved that a vote of thanks be extended to the retiring officers for their faithful and efficient services during the past year. Motion carried.

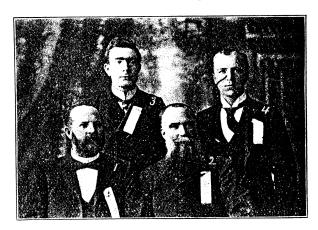
CONVENTION ECHOES.

- The Convention report makes it necessary for us to omit or else abridge in number of regular features. Much matter in the line of personal items, book reviews, etc., is necessarily left over until the next issue. In making up our report The Journal is indebted to various friends in addition to those who are specifically named. It is quite possible that some errors have crept into the report—a very natural outcome of reporting three or four meetings simultaneosuly in session. We wish our friends would point out any errors in order that they may be corrected.
- Chicago again was on its good behavior and perfect weather prevailed.
- Good railroad rates to those in the Central West were obtained and this helped to increase the attendance.
- J. A. Lyons, chairman of the Executive Committee. was untiring in his efforts for the entertainment and comfort of the members. In conjunction with Messrs. Byrne and Marshall he had carefully planned the program and it was carried out in good shape. An enjoyable feature was a visit to the Board of Trade and some of Chicago's leading financial institutions, under the direction of Mr. Lyons.
- It is not often that an association of commercial teachers can be favored with the presence of such a man as Dr. E. James of Chicago University. He showed himself in sympathy with the work of commercial schools, and his talk will certainly bear fruit in years to come.
- Superintendent C. Pearse, Omaha, Neb., public schools, whose able paper on "The Commercial Department in a Public High School" created much favorable comment, is another man who showed his interest in the work by coming a long distance to take part in the program. He outlined a course of study and a plan for a public commercial high school that will furnish much material for solid thinking among the members for the coming year.
- The smoothness with which the four programs were carried on and the cohesion in the four associations was noticeable. Each association had its specialists and hobby riders, who got their money's worth from the separate programs, and then the general federation was a feast in itself.
- The attendance passed high water mark and even the oldest member of this and other similar associations could not remember any meeting of commercial teachers which had so many members enrolled. And the best part of it this time was that practically every one enrolled and paid his dollar membership fee.
- The association is under obligations to Mr. O. M. Powers, principal and proprietor of the Metropolitan Business College, and to his corps or teachers and his efficient office force, for the many courtesies extended. Nothing was too good for the association and Mr. Powers made a genial host.
- The Packard memorial services on Wednesday afternoon was a unique feature of the convention, and much credit for the idea and the carrying it out is due to the committee—Messrs. G. W. Brown, R. C. Spencer and J. R. Carnell. When Mr. Brown starts to do a thing it is usually carried out well.
- On Thursday evening in the parlors of the Wellington Hotel a reception and social took place under the direction of Executive Committee Chairman Lyons. A couple of hundred or more of members were present and seemed to get well acquainted. Miss Nanny Blair of the Metropolitan Business College, who is the possessor of a fine volce, contributed her part by rendering some delightful songs. Miss Edna Withers, a well-known Chicago elocutionist, also helped to entertain the visitors with some well rendered recitations. Mr. McEwen told some stories that put the crowd in good humor. As a filler, a fine phonograph was in operation, and from this came vocal and instrumental music, jokes, etc.
- Detroit, Mich., wanted the convention so badly next time that the Governor. Mayor, Aldermen and Common Council and Board of Trade all sent telegrams urging that Detroit be selected as the next place of meeting, but owing to the fact that the association had prospered so wonderfully in Chicago, and that Chicago was so accessi-

ble from all points of the territory covered by the association, it was decided to try Chicago for another year.

— The Shorthand Association is pushing the Buśiness Association very closely in the matter of membership, while the Western Penmen (the parent organization) is third. This is accounted for from the fact that many who formerly attended the Western Penmen's Association before the period of expansion now register with the other organizations even where part of the time is spent with the Western Penmen.

Kansas State Penmanship Association.



1, S. B. FAHNESTOCK, Pres.; 2, M. A. POND, Vice-Pres.; 3. W. C. STEVENSON, Sec.; 4, J. N. Engle, Treas.

A very pleasant and profitable meeting of this association (the third annual convention) was held on Saturday, Dec. 10. in the rooms of the Kansas Wesleyan B. C., Salina, Kan. The JOURNAL is indebted to S. B. Fahnestock, secretary, and to Official Stenographer Esther M. Wolfe, for a very interesting account. We have room in this issue for only a brief mention of topics discussed, but shall give a more complete report in the February JOURNAL. The main features were as follows:

"Why are Results in Penmanship Less Satisfactory than Results in Other Subjects in Common Schools?" By J. N. Engle, Prin. White City public schools.

"What Can Be Done in Penmanship in the Primary Grades?" By E. E. Salser, Emporia.

"Was It Wise to Adopt Vertical Writing for the Common Schools of Kansas?" J. J. Kerby, Prin. of Tescott public schools.

"Penmanship an Avenue to Success." S. B. Fahnestock, McPherson.

"The Value of Penmanship." G. E. Eberhardt, Lindsborg.

"How Shall We Meet the Vertical, or Writing in Schools of Kansas." E. K. Pentz, Nickerson.

"The Claims of Penmanship as a Science." L. H. Hausam, Salina. Debated by E. H. Roudebush, Topeka.

"How Can the Present Methods in Teaching Writing in the Common Schools Be Improved?" W. C. Stevenson. Emporia.

The following new officers were elected:

President, S. B. Fahnestock; Vice-President, M. A. Pond; Secretary, W. C. Stevenson; Treasurer, J. N. Engle; Ex. Com., S. B. Fahnestock, Pres.; W. C. Stevenson, Sec'y; L. H. Hausam, E. K. Pentz.

How They Die.

The banker "passes in his checks," the cashier "goes to his last account," the mugwump "joins the great majority," the cobbler "breathes his last," the saloon-keeper "seeks the spirit land," the gambler "shuffles off," the stableman "kicks the bucket," the spiritualistic medium "gives up the ghost," the accountant "goes to his long reckoning," but, according to the newspapers, very few people simply "die."



SCHOOL AND PERSONAL.

—In Business, Toronto, Can., for October 20, we find a two-page illustrated write-up of the Central B. C., Toronto, in which appears a view of the exterior of the building, and portraits of Prin. Shaw, penman A. F. Sprott, shorthand teacher W. S. Wood and Messrs. McIntosh, Park, Hill and Miss Jolley.

— By decision of the Board of Education, Manhattan, New York City, typewriting will be taught in nineteen of the grammar schools.

the grammar schools. — In *The Midland Schools*, Des Moines, Iowa, for December is given a view of the exterior of the new class hall of Highland Park Coll., on the title page, while over a page is devoted to the write-up of the schools in general, and the science department in particular. A splendid view is shown of one end of one of the engineering work shops. This school offers thirty complete courses of study, and has been remarkably successful in its work.



courses of study, and has been remarkably successful in its work.

There are many bright penmen on the Pacific Slope. In the front ranks is F. O Gardiner of the Stockton, Cal. B C. Born in 1872, tradition says that he became enamored of the song of a telegraph ticker at the tender age of ten and applied himself so zealously to the mysteries of that art that he soon became its master. Should you ask him about this, however, he would blushingly admit that the less sentimental occupation of husking pumpkins claimed much of his attention at this period and for some time later. However this may be, we find him in early manhood at the Highland Park, N. C., Des Moines, where that master of our art. L. M. Kelchner, put him through a course of sprouts and pronounced him ripe in '94. He made quick connection with the degree M. Accts. safely stowed away in his inside pocket, he packed his grip and started in to explore the shores of the great Pacific. This was in '96. After a year as teacher at Aydelotte's B. C., Oakland, Cal., he went to the Stockton B. C. and has been there since as principal of the commercial and special penmanship departments. In addition to being an excellent business writer Mr. Gardiner has a slashing ornate style and is also strong in designing, lettering and "automatic" work. The Journal, has shown a good deal from his pen and expects to show more in the near future.

Gardiner—Mylotte.

GARDINER-MYLOTTE.

On Dec. 25, 1898, Miss Josie E. Mylotte and Mr. Fred. O. Gardiner were united in marriage. At home, Stockton, Cal., after Jan. 1, 1899. Mr. Gardiner is penman of the Stockton, Cal., B. C., and Journal readers have had many opportunities of judging of his skill from work that has appeared in our columns, and we have more of his work which we expect to present in the near future. He is a penman of much ability and is a successful teacher as well.

— We are in receipt of handsomely approach in the contract of handsomely approach in the contract in the contract of handsomely approach in the contract in

- We are in receipt of handsomely engraved invitation to the Thirty-third Annual Graduation Day exercises of the Pierce School, Philadelphia, on December 29, in the American Academy of Music, Mr. Jno. H. Converse presiding officer; annual address to be delivered by the Hon. Justin McCarthy, Member Parliament; diplomas to be presented by the Vice-Principal, W. J. Solly, and the address to graduates by the Hon. Webster Davis, Asst. See'y of the Interior.

—L. F. Meyers, Queen City Nor. and B. C., Higginsville, Mo., writes: "I have the best school I have ever had."

"In a special edition of the Winsted, Conn., Evening Citizen, Torrington and Winsted Colls. are given considerable space. The interior of one of the large rooms of the Torrington school is shown with students at work. H. A. Holaday is principal; H. C. Bentley is principal of the Winstead Evening School; R. H. Brandenburgh, treasurer and teacher of English; Miss J. A. Nunan, secretary and teacher of stenography.

retary and teacher of stenography.

— From the Capitol City Com'l C., Des Moines, Ia., we have received an invitation to the Fourteenth Annual Graduating Exercises held in the auditorium of the Y. M. C. A. Building. Geo. A. Gates. Pres. of Ia. Coll., delivered the annual address, and the class address was delivered by Prin. J. M. Mehan.

— The Fremont, O., Daily News of December 9 contains half column reading notice of the Fremont B. C., M. M. Link and Burt German, proprietors.

— From the Actual B. C., Akron. O., we have received an invitation to attend the Second Annual Reunion and Ball on December 23. It is given by the faculty and students of the school.

— E. M. Huntsinger, principal and proprietor of Hunt-

— E. M. Huntsinger, principal and proprietor of Huntsinger's B. C., Hartford, Conn., has successfully passed through an ordeal of an operation for appendicitis. The

operation was very successful, and Mr. Huntsinger returns to his work with new vigor and in much better heaith than he has enjoyed for years. This will be good news to his many friends in the profession.

—Clarence I. Pitman, nephew of the late Sir Isaac Pitman and manager in this country for Isaac Pitman & Sons, shorthand publishers, has recently received his final papers making him a full fledged citizen of the United States, and we hereby extend him the hand of fellowship and welcome him to the fold of the elect and to all the honors, privileges and emoluments appertaining to the glorious right of American citizenship. Mr. Pitman must have been imbued with American ideas from his very advent in this country, because he put new life and vigor into the managing of Isaac Pitman & Sons' business from the start. This firm has taken great strides since he has become manager of it.

—The late number of the Clinton, N. Y., Courier contends.

— The late number of the Clinton, N. Y., Courier contains a highly complimentary notice of the Utica, N. Y., School of Com., T. J. Risinger, Prin. and Proprietor.

— A. O. Kittridge, consulting accountant and editor of Accounties, by special invitation, addressed the Manufacturers' Club of Cincinnati, O., on "Evolution of Accounting and Cost Keeping." This address and the illustrations were on lines similar to those in the address delivered before the Eastern Com'l Teachers' Association at Packard's School, on November 26 last.

tion at Packard's School, on November 26 last.

— The Elmira, N. Y., Daily Advertiser of December 17 contains a column account of a reception to H. C. Walker, a new member of the faculty of Warner's Elmira Bus. School, by the faculty and students of that institution. A pleasing literary and musical programme was rendered, and Mr. Walker was formally welcomed by J. H. Roberts. In the musical part of the programme we note a beautiful song, "Alle Stella Confidente," rendered by Mrs. A. J. Warner, who also sang a duet with Mr. Burnett. After the programme the evening was pleasantly spent informally.

School Changes.

School Changes.

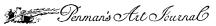
— A special building is being erected by A. Hartkorn for Passaic, N. J., B. C., of which institution Mr. Hartkorn is Prin. The building will be ready in March.—Shorthand has been added to the course of study of the Com'l Dep't of the Paterson, N. J., High School, and the Catl of that city refers in highly complimentary terms to the work of L. M. Thornburgh, Prin. of the Com'l Dep't. Dr. Pollard, Supt. of Schools, praised Mr. Thornburghs work, and a vote of thanks was taken which was met with applause that lasted for a full minute, showing Mr. Thornburgh's popularity with the students.—The Wichita, Kans., B. C. closed its doors some months ago. O. A. Hoffman, Prin. Metropolitan B. C., Milwaukee, Wis., writes that he has just moved his school into new quarters in the Metropolitan block, that he has fine rooms and equipment.—A. L. Spencer has sold the Spencerian Inst. of Bus., Newburg, N. Y., to E. M. Turner, formerly of Allentown, Fa.—The Kittanning, Pa., Times, in an article two-thirds of a column long, states that Constable J. O. Krum has succeeded D. C. Tubbs in the proprietorship of the Tubbs B. C. of that city. The constable's title consists of the landlord's warrant for back rent amounting to \$83. Lewis F. Lowe writes that he has made arrangements to put the business course in the Kittanning Acad., January 1, and to carry his students (Mr. Lowe was a teacher in the defunct Tubbs school) through their work.—Slater's B. C., Biddeford, Me., H. S. Slater, Prin., is a new institution.—A penmanship dep't has been added to the Lewis Academy, Wichita, Kans., and E. W. Van Kirk is in charge.—Wm. Billings, formerly of Windsor, Ont., and late of Galveston, Texas, B. Univ., is engaged in the Com'l Dep't of the Paterson, N. J., High School. On Mr. Billings' retirement from Galveston B. Univ. the students presented him with a highly complimentary set of resolutions.

Here is another sturdy Indianian who has wooed and won fame as a teacher of penmanship and commercial branches.—



Mr. Billings' retirement from Galveston B. Univ. the students presented him with a highly compilmentary set of resolutions.

Here is another sturdy Indianian who has wooed and won fame as a teacher of penmanship and commercial branches—A. E. Musselman. He was born at Sidney, Ind., Apr. 25, 1856, and was so studious in youth that at the age of sixteen he was licensed to teach school. He had been a public school teacher nearly five years when he attained to his majority and had strengthened himself by a course at the N. I. Normal School, Valparaiso, where he was fortunate enough to have such a master as E. K. Isaacs. The ambition to become a fine penman dated from 1881, when his imagination was fired by the work of an itinerant penman. Later he took a graduating course at the Gem City B. C., Quincy. Ill., including business branches as well as penmanship. Fielding Schofield and H. P. Behrensmeyer helped to mold his taste and develop his talent at this school. Then he girded on his professional armor and began to fight the battles of life in earnest, teaching in succession at the Nazareth, Pa., Military Acdy., Beatrice, Neb., B. C., and the Vincennes, Ind., B. U. From this point he migrated to the Pacific Slope and was for some time a prominent member of the faculty of Atkinson's B. C.. Sacramento. The prospect of a fortune in the fruit business tempted him from the schoolroom for an interval of three years, at the end of which time the old love had successfully claimed her own. After a little sharpening up at the Zanerian College he resumed his old duties and became connected with the Fresno, Cal., B. C. & N. S., with which institution he has been identified continuously since. As a penman and commercial teacher Mr. Musselman stands high and



is a man of lofty ideas, sturdy character and strong friend-

MUSSELMAN-M'CARTY.

Miss Maude I. McCarty and Mr. A. E. Musselman were married, on Sunday, Dec. 25, 1898, at the residence of Mr. and Mrs. Wm. Pool, Visalia, Cal. At home after Jan. 1st, Fresno, Cal. Mr. Musselman is penman and teacher of commercial branches in the Fresno Bus. Coll., and is well known to the profession.

Movements of the Teachers.

— F. A. Keefover is a new teacher in the Capital City B. C., Guthrie, O. T. He is an all-round penman and an excellent musician.—W. F. Grey, Jno. Byland and Mr. McKenzie are new teachers in the Chicago B. C.—E. A. Dieterich, late of Versailles, O., is now in charge of the penmanship and com'l depts. of the Perry, Ia., Nor. School.—R. L. Rudy is again teaching in the Mountain State B. C., Clarksburg, W. Va.

ASHBY-LINDSEY.

Miss Myrtie Lindsey and Mr. Wm. S. Ashby were married in Mitchell, Ind., on December 12, 1898. At home after December 25 at 225 State Street, Bowling Green, Ky. Mr. Ashby is the penman of the Bowling Green Normal and Business College, and his work is well known Lingshift medicals. to JOURNAL readers.

M'WILLIAMS-ROUNCE.

On Wednesday, Dec. 28th, at the residence of the bride's parents, Mr. and Mrs. J. F. Rounce, Warren, Pa., Miss Nellie K. Rounce and Mr. W. F. McWilliams were united in marriage. At home after Jan. 30th, 497 Conewango avenue. Mr. McWilliams is Prin. of Smith's Bus. Coll., Warren, Pa.

RENSHAW-ROBINSON.

We are in receipt of a clipping from a Stockton, Cal., newspaper announcing the marriage of Miss Lulu Robinson to J. K. Renshaw. Miss Robinson for some time past has been principal of the shorthand department of the Stockton B. C. Mr. Renshaw joined the faculty of this institution a few weeks since. He had previously been in the same line of work in the East.

A. D. TAYLOR.

A. D. TAYLOR.

A. D. Taylor, penman of the Galveston, Tex., Bus, Univ., died at San Antonio, Tex., on Dec. 27, 1898, of hasty consumption, which he inherited from his mother, who died of it when he was four months of age. His decline was very rapid, but death was peaceful and painless. Mr. Taylor was born in Illinois, something over thirty years ago, and early developed a liking for penmanship. His first lessons were taken from H. H. Miller, a travelling writing teacher. He won the prize (a year's subscription to The JOURNAL) for the greatest improvement, and his ambition to become a great penman dates from the time he received the first copy. In 1883 he took a commercial course at Elliott's Bus. Coll.,



THE LATE A. D. TAYLOR.

Burlington, Ia., and there took penmanship lessons from I. W. Pierson, now of Chicago. In 1885 he studied with Worthington & Palmer in Chicago for several months, and in August of that year was engaged as penman by the Bryant & Stratton Bus. Coll., of Chicago. After spending a year with this school he came to New York. In 1887 he was engaged as penman by D. B. Williams of the Los Angeles, Cal., Bus. Coll., and remained there two years. He returned to Burlington and worked for Mr. Elliott for three years. During 1802 he was employed filling out names in invitations for the World's Columbian Commission. He was next employed with the Chicago Guaranty Fund Life Society as policy writer. In 1895 he became connected with the Galveston, Tex., Bus. Univ., of which J. F. Smith is principal and proprietor. He was an athlete, being a swift runner, and as an amateur violinist he ranked high. As a script artist, his work was accurate, graceful and delicate; and but few could equal and none excel him in his particular line. The profession has lost one of its great writers, and one of the greatest the world has ever known.

Packard Memorial Meeting.

On the morning of December 10 the present and former students of the Packard School met in the large assembly room of the school building, 101 East Twentythird Street, New York, and held a memorial service in honor of the late S. S. Packard, who died on October 27. The room was filled, and the meeting displayed an intense devotion and reverence to the man who had founded the school and had given his life to the education of young men and women for business. Gen. Wager Swayne presided, and the speakers were Geo. W. Brown, Jacksonville, Ill.: Rev. W. S. Crowe, Pastor of the Church of the Eternal Hope, New York, and Chas. M. Miller, of the Packard School faculty. Seated on the platform with the speakers were Byron Horton, Supt. of the school; Jno. R. Carnell, Pres, of the Albany B. C. Many New Yorkers prominent in education, literature and social life were present, as well as prominent commercial teach-

This very compact and fitting tribute is from the feeling address of Mr. Miller, who had known Mr. Packard all his life, as a child, student, and for the past ten years as one of his teachers:

"He was a gentle but a forceful teacher. He never imposed hardships on his pupils. His teaching was of the persuasive and suggestive variety, and he could draw a pupil out of himself, could set his mind to thinking in a wonderful manner. The quality he admired most in his teachers was that one which, through suggestion and intimation, would induce the student to do the talking and the thinking. His disciplinary qualities were of the highest, but entirely unique. He never accused a pupil of misconduct, but if, for any reason, one was sent to him by a teacher, his method of correction was to make that student see the importance of his own responsibilities to himself, and then to the school of which he was a member. Having once aroused his self-respect, the object of the interview had been accomplished, and the love and respect of the student not only retained but strengthened. One of his teachers once said to him, 'I can always tell when a boy has been talking with you, for he is a better boy for several days thereafter.' He believed in boys, and believed, further, that they meant to do right at all times."

Mr. Brown's eloquent remarks contained many passages that The Journal would like to repeat. A few brief extracts are appended:

"If teachers are ever sent into this world direct from the hand of Nature, Mr. Packard was one of them-a born teacher. He understood, as few teachers understand, that the teacher's strongest and truest power is the silent personal force, that subtle something that flows out from man to man, that helps to awaken wishes, arouses hopes, fashions beliefs, moulds character.

"That was the source of Doctor Arnold's power in dealing with the boys at Rugby School, and it is the chief source of power in all the great teachers in all times, and will continue to be so to the end of time.

"Mr. Packard occupies a large place among the promoters of special teaching or technical education in this country. By the labors of such thinkers and teachers as he was, new avenues to skilled and profitable employment have been opened to hundreds of thousands of the American youth, to the women as well as to the men. Unselfishness, enthusiasm for his chosen work, and friendly interest in all his co-workers were specially marked traits of his character. He always showed the keenest interest in the younger members of his profession, and rejoiced in their successes. I or his profession, and rejoiced in their successes. I am sure I voice the feelings of very many commercial teachers of the country in the statement that their continued and enthusiastic efforts in the cause of business education are due in no small degree to the inspiring words and the loyal example of Mr. Packard.

"When our departed leader laid down his work, with his well earned honors full upon him, the most devoted and elegated the profession was still, and the ablest

mis wen earned nonors tun upon nim, the most devoted and eloquent tongue among us was still, and the ablest pen ever employed in behalf of our cause was laid to rest. He was mourned by all who knew him, because enemies he had none, and his fifty years as school-master crowned his life with a lasting glory."

PLATE IL

Onion, Come, Augment. Gernany, Epigram, Brawng.

BY W. L. STARKEY, ILLUSTRATING HIS ACCOMPANYING LESSON IN VERTICAL WRITING.

Public School Features.

Webb's Lessons in Drawing, Miss Keller's article on Changing from Slant to Vertical Writing, the Symposium of Opinions on Vertical Writing from State and City Superintendents, and several articles on public school writing and drawing are crowded out this month. We have a number of articles on various phases of public school work on file and can promise JOURNAL readers a feast in this line.

Wright's Twenty-fifth Anniversary.

The twenty-fifth anniversary of the Long Island Business College, Henry C. Wright, Principal, was celebrated in the Brooklyn Academy of Music on Thursday evening, December 8. The occasion was also the annual com-



H. C. WRIGHT.

mencement exercises of the school and nearly two hundred students received diplomas. It was a memorable event in the history of the Long Island B. C., and Mr. Wright's long and successful career as a business educator—and in the broad field of business education as well. A quarter of a century's work for the up-building of business education entitles Mr. Wright to the good will of all who have the cause of practical education at heart. The commencement exercises of the Long Island B. C. are noted as

being particularly fine and models of what such exercises should be. Good music, inspiring talks and the presence of the *6lite* of the City of Churches make them bright spots in the lives of not only the graduates, but all who have the privilege of attending them. On this occasion the Academy of Music was filled to overflowing, and on the stage were seated Prin. Wright, members of the faculty and graduates. Nova's orchestra furnished inspiring music and Judge Wm. B. Green, the humorist, told a number of his best stories and gave some fine recitations. Diplomas were presented by Benj. G. Benedict of the faculty in a bright little talk. He was followed by Prin. Wright, who gave a brief history of how the college was started and what progress it had made during the past twenty-five years. In the first year the school enrolled day and evening a total of seventy-four students, occupying one room with six hundred square feet of surface. Last year it enrolled seven hundred and fifteen students, and is at present occupying its own magnificent building, a handsome four-story structure, 70 x 100 feet, with an area of twenty-five thousand square feet for school purposes. Mr. Wright made a strong patriotic speech after reviewing the growth of the school. He said: "Being a Canadian by birth and knowing something of the Canadian Government and of the Canadian people, of their resources and achievements, and their aspirations, I feel at liberty to com-mend this union. I hope for the consolidation of Newfoundland, Canada, United States. Mexico, Central America and our newly acquired territory in the West Indies, under one government and one flag, and that flag the Stars and Stripes. I use the term consolidation because I know the term annexation would be distasteful to a progressive, high-minded and loyal people like the Canadians." Rev. Harry Pethrie, pastor of the Trinity Baptist Church, made the principal address of the evening, such an address that no student could hear without receiving inspiration to greater and nobler things.

A pleasant feature which was not on the programme, and which did not occur at the public exercises, was the presentation of a handsome gold watch to Mr. Wright by his teachers. By his consideration and liberality he has endeared himself to his teachers, who took this occasion of giving expression to their appreciation of him as a man, teacher and employer.

Brooklyn papers made this commencement a star event

and reported the speeches in full. All in all, it was an occasion which will long be remembered by all who participated.

Best Books for the Shorthand Teacher.

H. L. Lady, teacher of shorthand, Highland Park College, Des Moines, Iowa, asks The Journal for a list of good books for the professional teacher of shorthand and typewriting.

We pass the question on to our shorthand friends, and will ask each one of them who reads this paragraph to send us a list of a dozen or so books that he considers most helpful. Of course, it is presumed that the teacher of any particular system is familiar with the main text-books of that system, so that we do not consider that these enter into the inquiry. If the various teachers would send us a list of books as suggester above we should be able to compile a list that might be of great help to shorthand and typewriting teachers generally. In making up the list please include the name of author, address of publisher, and price wherever these details are known.

Lessons in Vertical Writing.

BY W. L. STARKEY, PRINCIPAL COMMERCIAL DEPARTMENT ERASMUS HALL HIGH SCHOOL, BROOKLYN.

Lesson 5.



T may have seemed strange to those who have been patient enough to follow this course of lessons to this point, that nothing has been said concerning the position of the paper upon which the pupil is to write; but this subject has been delayed for the same reason that the subject of movement was delayed.

With the tops of desks all set at an angle of about twenty degrees it would be possible to conform to the ideal held up by the most ardent advocates of radical positions for every pupil in a school. But the tops of desks which

you are called upon to use do not slant twenty degrees, therefore we would say, place the paper at a slight angle, varying same to fit conditions surrounding each individual case.

Probably the next generation of pupils will be provided with desks which slant enough to permit of holding paper with lines at right angles to line of vision, but with our present equipments we must modify the instructions for an ideal position in order to secure what is of much more importance—viz., freedom in movement and comfort in position.

We present in this lesson six-word copies made up from the first three columns of chart, see Plate 10, and the first column of chart for capitals, see Plate 12.

Each word and each letter in the word should be made a subject for careful study, first as to form, then as to movement.

The movement exercise to practice in connection with the capitals shown in this lesson will be found in Lesson 4, Plate 15. The movements for small letters in these copies will be seen in Plates 13 and 14. of Lesson 3.

After a careful analysis of letters suggested in the charts and conducted by various pupils at the board before the whole class, the movements indicated should

be practiced in regular order, devoting a stated amount of time to each.

The word copies should be allowed from three to five minutes each.

The number of words on each line, determined by the length of word, should always be uniform.

To encourage an effort toward a fair degree of speed, it will be found interesting to write, say, for five minutes upon any one word, and compare results regarding accurate forms of more importance than high speed.

A good speed for a class of beginners upon the words given in this lesson would be from eight to ten words per minute. A more advanced class should be able to write from fifteen to twenty-five words per minute.

The trained teacher well knows the value of frequent reviews, but we ask your indulgence when we again suggest that at every lesson great care should be taken with regard to position. The finger joints should be free from cramp and the hand should be free to slide lightly along the line.



EDITOR'S CALENDAR

SYNTHETIC SHORTHAND METHOD. By Wm. Billings. 250 pages: cloth; price \$1.50. Published by Synthetic School Book Co., Paterson, N. J.

This is one of the latest additions to shorthand literature and it looks as if it had an excellent excuse for

existence. Mr. Billings does not claim to have invented a "new system." On the contrary, he frankly avers that his book is a new way of presenting an old system. (Graham). That the author has put a great deal of thinking into his work is evident to the merest shorthand tyro. He claims that word for word the book contains about twice as much shorthand script as the parent Graham text-book. The central point he seems to have in mind is to classify and to simplify—to put it all in the book, so that the teacher will not have to do any guessing. Mr. Billings is without question a very thorough master of the system he writes. He has raked over the whole thing with a fine-tooth comb and has rearranged, retabulated and regrouped the details so as to present each particular constituent in its proper perspective—in a word, to give the effect of kinship and contrast at a glance. It is impossible to give a comprehensive review of so technical a stbject within these limits, but we can conscientiously recommend every writer and teacher of Graham shorthand to send for the book, or at least for descriptive circulars pointing out its special features.

COMMERCIAL LAW. Specially arranged and adapted as a text-book for business colleges, commercial and high schools. Also as a reference book for the counting room and business man. By W. P. Richardson, LL.B., member of the Baltimore Bar, and special instructor and lecturer on commercial law. Published by Sadler-Rowe Co.. Baltimore, Md. Cloth binding; gold side stamp; 121 pages.

stamp; 121 pages.

The object of this work is to give the student, the accountant and business man a practical knowledge of those principles of law which are absolutely necessary to a successful prosecution of any enterprise. The author has desired to present the old principles of law in a new form, and special attention has been called to cases illustrating each principle of law. Very few hypothetical cases are given and the preference has been for the adjudicated ones. Subjects regulated largely by statutory law have been omitted. The whole idea of the book has been to treat of topics that are of practical benefit to the reader, and of subjects that will not afterward have to be unlearned owing to statutory regulations. Mr. Richardson is not only a good lawyer, but a strong teacher, and knows what is wanted in the class room, and it is this want that he has here so ably supplied.

COMMERCIAL STUDIES.

(It is the intention in this department to print questions and answers pertaining to Book-keeping, Commercial Law, Arithmetic. Shorthand and other commercial branches. The space that can be devoted to this section is limited, but even in this limited space much ground can be covered by condensation. Problems and answers for this department are solicited. We destre to make this page a Clearing House of bright ideas on commercial studies.—Editor.)

Book-keeping Problems.

No. 1.—A Business College and Horse Trade.

A. and B. are partners in a business college, A. owning three-quarters and B. one-quarter of the business. They take a horse valued at \$100 in trade for tuition. B. offers to dispose of his interest in the horse for one-quarter less than his share would be worth. A. accepts and takes the horse and transfer is made on the books, no cash changing hands. What entries should be made to properly record the whole transaction?

J. T. R.

No. 2.—Partnership Settlement.

EDITOR PENMAN'S ART JOURNAL:

To settle dispute, will you, or some of your readers who are expert accountants, unravel the following proposition for us:

A., B. and C. become partners July 1, 1896. A. invests \$6,000 July 1, \$3,000 Oct. 1, 1896; \$1,000 July 1, 1897; \$1,500 Aug. 1, 1898. Withdraws \$1,000 Jan. 1, 1897; \$500 March 15, 1897.

B. invests: July 1, 1896, \$3,500; Jan. 1, 1897, \$2,000; March 10, 1897, \$1,500. Withdraws: Oct. 15, 1896, \$600; July 10, 1898, \$500.

C. in lieu of investment devotes his whole time to the business, and is allowed a salary of \$150 a month and one-quarter of the net profits. He allows his salary to remain in the business from July 1, 1896. Nov. 15, 1897, he withdraws \$300.

Give present worth of each partner Jan. 1, 1899. Interest to be computed on investments and withdrawals at 6 per cent. Gains or losses to be shared equally. Net gain is \$9,000.

R. J. H.

Commercial Law.

A .- Interest Not Specified.

A correspondent writes to ask if a note, which on its face says nothing about interest, would draw interest from *date* of note or from *maturity* in case it is not paid when due.

B.—Commercial Law Point for Commercial Schools.
Editor Penman's Art Journal:

If a school in its advertising distinctly promises to furnish every qualified student with a position, can it be held to this promise in the case of a student of good character, who holds a diploma and letter of recommendation from the school?

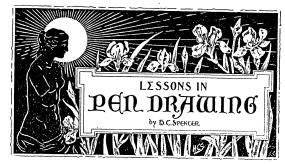
POSITIONLESS.

Rapid Addition - Reply to Mr. Kip.

EDITOR PENMAN'S ART JOURNAL:

In reply to Mr. A. R. Kip's letter on rapid addition, would say that we have an entirely different view regarding rapid work. In our school, with my nineteen years of teaching classes in caluculation, I find that my average student will add 400 figures per minute. I can find in my class, at the present time, 200 students who will add 500 figures per minute, 100 students who can reach the 600 mark and 20 or 25 who will scale 710 per minute. I not only drill my students to add rapidly, but drill them to write figures rapidly, very frequently calling off as many as 400 figures per minute. The result I have obtained has been very satisfactory. Very respectfully,

W. E. LEACH,
Prin. of Business Department of Vories' Business
College, Indianapolis, Ind.



Lesson No. 4.

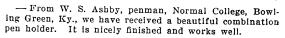
YO out to a fruit stand and get a couple of pears. Students in sunny climes may be able to get them in the back yard. Get a few sprigs and leaves if possible, even if they are not pear tree leaves, as they go to make up a picture. Get a jar of any kind, preferably an earthen jar, such as preserves come in. Make group, and notice the highest part is almost in the centre of the group. Notice the direction of the lines on the pears—they go round the object. Also notice the drawing of the leaves. Simply draw the masses of light and shade and never mind the little veins running through each leaf. If you want to draw all you see on a leaf, get a simple leaf and make a study of it. See the lines of the jar follow the shape around and blend into the background, which I have crosshatched to get a trifle rougher effect than the objects.

Try other kinds of fruits, and practice making your own groups.

Simple things often make the best pictures.

The original was 6½ x 11.

175 Althea street, Providence, R. I.



— A. C. Hawkins, Lancaster, Mass., won more prizes on his Barred and White Plymouth Rock and Wyandotte pure bred chickens than all other dealers at the great Washington poultry show a year or so ago. Mr. Hawkins, before and since that show, has captured hundreds of prizes. He thoroughly understands his business and follows it in a scientific manner. The Journal has purchased some of his Barred Plymouth Rocks, and they are not only beautifully marked, but large and vigorous. Send for Mr. Hawkins' catalogue.

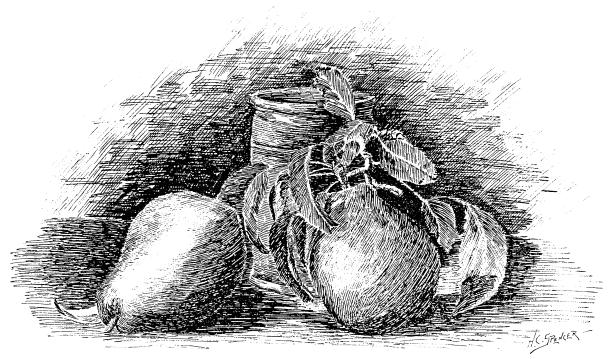
MAYBE YOU WOULD START A SCHOOL of your own if you had a chance to pick up furniture, equipment, etc., at a bargain. You can do it through THE JOURNAL'S Dollar Special Bargain ads. See page 156.

S. L. Hetrick, Punxsutawney, Pa., a breeder of the genuine Montauk (E. L. Miles) strain of Barred Plymouth Rock chickens, sold The Journal editor eight pullets. They commenced to lay in the blizzard, December 1, and have averaged four eggs a day since, while neighbors with as many as 50 to 100 hens are not getting an egg from theirs. Mr. Hetrick's Plymouth Rocks are beautifully marked, and are strong and large.

— A. W. Walker, Elsmere, Del., sends THE JOURNAL some excellent signature writing. He is a young man who has had excellent training, for which credit is due to W. H. Beacom of Goldey's Wilmington, Del., C. C. He is constantly improving in his work, and gets a swing and dash that is refreshing. He is a coming penman. Mr. Walker is conducting a mail order business and our young penmen would do well to get some of his work.

I wish your excellent paper the continued success it undoubtedly merits, and think your pen written copies worth to an intelligent student many times the cost of a year's subscription.—G. M. Neale, Propr. Ft. Smith, Ark., C. C.

(Most of Mr. Neale's students are Journal subscribers.)



LESSON IN PEN DRAWING BY H. C. SPENCER.



(No. 4.-TO BE CONTINUED.)

HE letters of this lesson come under the capital stem principle. Other let-

ters besides the ones I give can be made with this principle, though they are now most commonly made in other forms, hence I give them under other heads. I refer to B, H, K, M, N, Pand R.

Nos. 51 and 52.-Two points notice: That the stem is a compound curve and that the shade is short and compact. This shade is the main point to be observed and practiced. On it center your effort. Make it short and well tapered. Bring it well under, lying almost on base line.

Nos. 53 and 54.—Beginning oval, same as for K, etc. Down stroke of the letter is more curving than the same stroke of F and T. A more radical curve, so expressed. It is the point you should center your effort upon.

Nos. 55 and 56 .- A letter peculiar to itself. Study it carefully in every detail, and especially the connection between loop and stem.

Nos. 57 and 58.—This letter is same as S to the base line. From this point L is carried a little further to the left on line and finished with a fair sized loop and oval similar to many other letters already given. In 58 see how nearly perfect you can get the small letters, at the same time run them off rapidly.

Nos. 59, 60, 61 and 62.—Notice every detail of these copies and also the general appearance of your work as shown when you have written a page.

No. 63.—For the up loops use some finger movement in conjunction with muscular. For lower loops I do not use much if any finger movement. Notice shading of these letters.

No. 64.—These are done without retouching, with one stroke of the pen. Do not loop the top, but retrace slightly.

No. 65.—A copy-line practice. Pay close attention to the arrangement, spacing, etc. Notice where lines cross each other.

Practice on this lesson for criticism through THE JOURNAL should reach me as soon as possible after the issue is out.

CRITICISMS.

W. D. H., N. J .- You didn't send enough work. What you did send does not show enough freedom. Movement exercises such as are generally given with the courses on "Business Writing" appearing in THE JOURNAL each month will be suitable practice for you in connection with this course. Practice such exercises until you get perfect freedom. Small letters rather too large and not carefully formed. The oval shades you mention look as though they were made with a straight holder. discard it for an oblique. For making these shades I hold the paper so that the arm lies about in line with the lower Right hand corner and the upper Left hand corner of paper. Do not begin to shade so near the top. A quick stroke, heavy pressure, with a very sudden raising of the pen from paper does the job. Send me more of your work.

L. B. S., Elizabeth.-Your work is very fine for first attempt. Keep on and you will soon have many "oldtimers" ashamed of themselves. Your touch is a little heavy and shades hardly firm enough. You might shade a little heavier with benefit.

Juan S., N. H .- Your movement exercises are all right, Juan S., N. H.—Your movement exercises are all right, but your letter shows none of the freedom and smoothness which should follow as a result of movement. Remember that movement is not a Sunday garb only, but that it is for every day in the week. These exercises are merely a means to are end, that end being a smooth, rapid handwriting. Try again and send me more work. Jos. H., Mass.—Small letters are rather too angular, or sharp. Many of the shades are rough, indicating that they were made too slowly. One can't make a zigzag shade with a firm and bold sweep. Slow and unfirm motion produces them. However, your work is generally good, and you are on the right track. Keep up practice, daily practice, and you will get there.



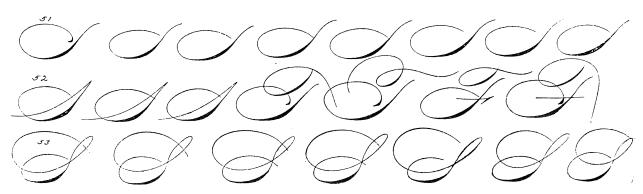
Bro. Ellsworth, Record-Breaker.

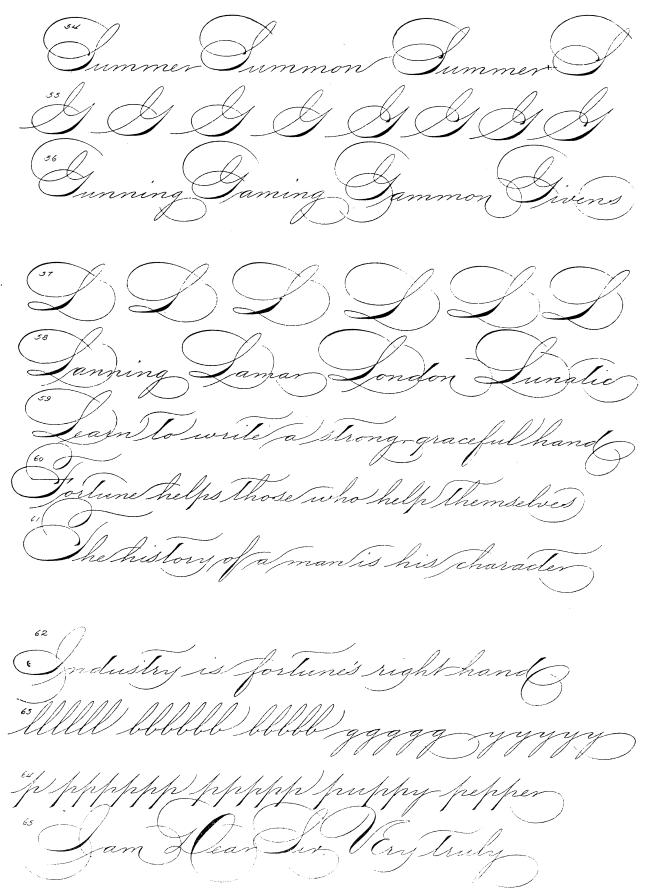
It is now thirty-eight years since the first Ellsworth publication, "Systematically Arranged Copy Books,"



was issued, and the same author has added not only revised and new works on penmanship and bookkeeping to keep pace with the progress of his time, but led the advance to improved methods and means for teaching and learning these important subjects. He has confined his efforts to these studies rather than risk

failure by scattering them over the wide field of authorship and publishing. The result is that his works are now recognized as standards of their class. His patents for reversible flat-lying pages in copy books and blanks have quite obviated the objection to bound books for writing exercises, while the interleaving of practice paper has furnished an "open door" to training. His latest achievement, however, has vitalized the teacher by furnishing an exhaustive manual to which, by topical references from each copy, the teacher, however inexperienced, may strike the proper key for each step of the pupil like a veteran. There can be no failure by this method of instruction whether in slant or vertical efforts, for the modus operandi is so simple and sure. Teachers of all grades and schools should send for the new Reversible Practice Blanks for penmanship and bookkeeping adapted to any method or system of instruction whatever. See ad of the Ellsworth Company for List and Prices for 1899.





COPIES FOR PRACTICE IN CONNECTION WITH TAMBLYN'S LESSONS IN ARTISTIC WRITING. INSTRUCTIONS ON PRECEDING PAGE.

LETTER IN ORNAMENTAL STYLE, BY L. M. KELCHNER, DIXON, ILL. (FIRST IN A SERIES OF TWELVE.)

COMMERCIAL DESIGNING.

We show below the New Year's card of the New York Post Office, which has been sent to postal officials all over the world. The original of this card was made in The Journal office in colors, size about 10 x 14. The card was reproduced for the post office people in colors—the holly leaves and berries, water, sky, flags, steamship, etc., appearing as they are in nature, with other colors introduced in the lettering and panel backgrounds. The reproduction was by the method known as "auto-chromatic" or three-color process.

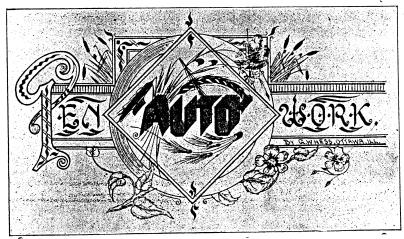
jects all other colors and tints; that the yellow and blue glass screens each performs the same office—you will have less difficulty in understanding how three separate plates made from these negatives, each printed in its own color, and each exactly overlaying the other, may be made to give a practically perfect color reproduction of the original.

Of course, what we have said as to color work applies to the card as reproduced in colors, and not to its reproduction by a single plate, as shown above. This single plate, however, is not an ordinary half-tone, but was made by a process akin to that used in color re-



This process is supposed to be capable of reproducing any number of colors, shades or tints by three printings, and in the above card there were more than a dozen distinct colors and tints. The process is an exceedingly interesting one. It is an outgrowth of experiments in color photography. It would be impossible in these limits to give a technical explanation, but the germ of the idea is that the subject is photographed successively through glass screens of red, yellow and blue, respectively. From these primary colors all other colors and tints are produced. Now if you can imagine that the red glass screen reproduces all the red in the original—even sucks out the red where it enters into combination with other colors, and re-

production as briefly described. The difference may be understood better by a simple illustration. Deep red in an ordinary plate would come black on the photograph and on the cut. Light blue would make a very light impression, if any. Supposing the original copy should contain these two colors followed by a black, an ordinary photograph would miss the light blue (as though it were white), and would merge the red into the black, so that there would be nothing on the plate to distinguish these two colors. By means of an alizarine plate, however, such as is used in the color process described (and was used on the above plate), each color and tint preserves a different value so that the light blue, the red and the black would each be reproduced in a different tone, although translated into black and white.



SCRAP BOOK DESIGN BY G. W. HESS.

No. 12. Scrap Book Design.

[IRST: Take a piece of ledger or bond paper (ledger is best) about 6 by 9 inches. Get the center of this, and with pencil compass draw lightly with pencil an outer circle about 31/4 inches in diameter; then the inner circle in same manner.

).W.CURTIS~ insurance acent ₹.000 HOUSE-BLOCK.

Now notice how far the center square extends beyond circle. Get this in right lightly with pencil and you will have things right.

Lay out balance of border of design lightly with pencil. The sprays of blossoms can be made with "o" marking pen and grass green ink, or fine pen may be used with India ink. Birds in same Cattails and blades, manner. green ink, "o" marking pen. After these are done, you can again take compass and with fine stub pen and gold ink go over circles. P is made with "o" marking pen, as are also balance of words "Pen work"
"Auto" No. 4 shading pen, dark brown ink; scrolls, shading

pen, grass green ink.

pen, grass green link.

Balance of your outline may
be gone over with gold or silver
ink and a fine pointed marking pen. These are the
main points. Study design and you will have but main points. little trouble.

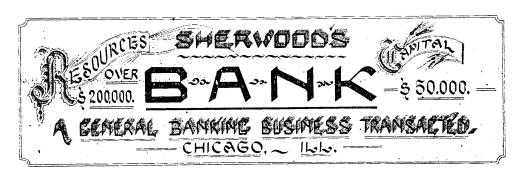
Ottawa, Ill.

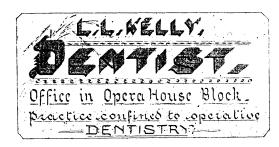
G. W. HESS.

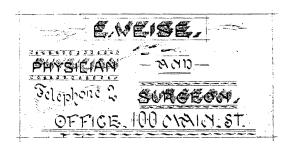
YOUR MEAT ANOTHER'S POISON.

What has ceased to be of use to you may be just what the other man needs. Find him through THE JOURNAL'S Dollar Bargain ads. See page 156.







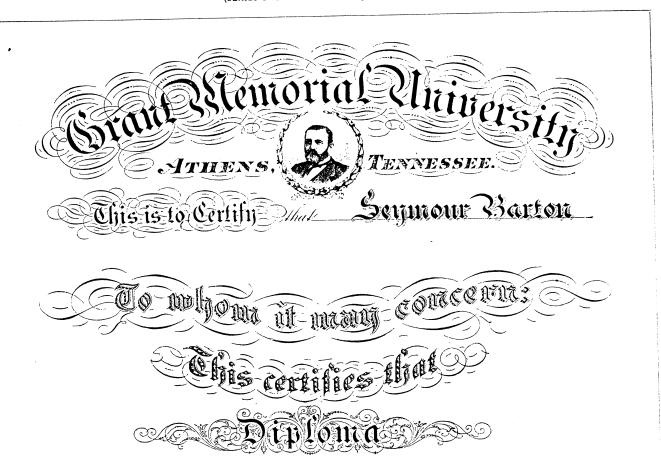


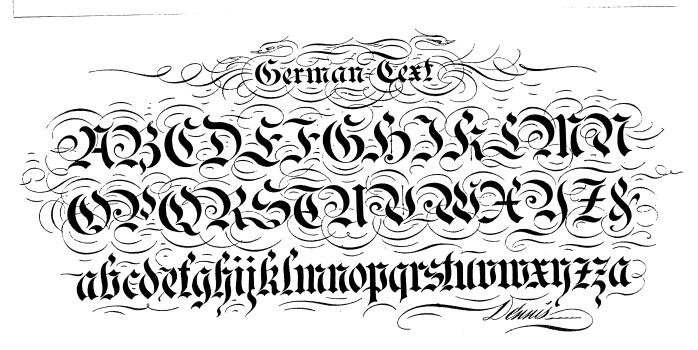
We show above a variety of business cards greatly reduced, representing the work of the well-known automatic penman, C. A. Faust, Chicago. These small cuts afford valuable hints as to dieplay and arrangement. A variety of coloring may be used according to the taste of the artist. For general instructions, material, etc., the reader is referred to the course of instruction in automatic pen work which has been running in THE JOURNAL for some months.

These designs are a part of the series of Commercial Automatic Pen Work Specimens The JOURNAL is now running. The leading penmen in this line will be represented in the series. Some handsome designs by E. E. N. Lee, pen artist, Valparaiso, Ind., will form next month's installment.

USEFUL LETTERING FOR PENMEN.

(SERIES BEGUN IN OCTOBER JOURNAL)





German Text.

Next in importance only to the Old English letter, which we have been running in this series, and close akin to it, is the German Text, which is adapted to countless modifications, a few of which are here given.

Penmen will find this a very useful text for filling

diplomas, etc., where a cheaper and more rapid style than Old English is required. Make it as you would Old English, using the Soennecken pen for the black faced letters. German Text will stand a very lavish embellishment in the way of flourishing.

ment in the way of flourishing.

The alphabet herewith is by W. E. Dennis. The other examples were made in The Journal office.



ILLUSTRATION No. 3.

No. 1.

E know of nothing that pays larger dividends to the penman than a knowledge of drawing. Not only this, but unlimited pleasure is to be had from such knowledge. One of the most fascinating branches of drawing is sketching from nature. Any skilled penman should be able to acquire a working knowledge of this subject, provided he puts a sufficient degree of enthusiasm in his efforts. Of course, to obtain the highest proficiency it would be advisable to enter an art school and study closely the laws of scientific perspective, but very much can be had without this special preparation, which is within the reach of but a small portion of our young professional friends.

The Journal has arranged with Mr. W. H. Beacom of the Wilmington, Del., C. C. to give a course of papers on this subject. They will include both pencil and pen sketching, and will be richly illustrated. In fact, the illustrations will do most of the talking, conformably with The Journal's policy of "A Minimum of Say, A Maximum of Do."

As we have the greater part of the illustrations already in hand, we can promise our friends something that promises to be particularly helpful.—Editor Journal.

General Hints.

In choosing your materials for pencil work, get an ordinary lead pencil of medium hardness and select a paper that is moderately smooth. Bristol board is too

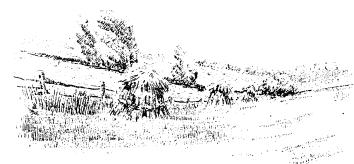


W. H. BEACOM.

glossy. The pencil slides over it so that no depth of color can be obtained, except by such pressure as deprives the hand of freedom. Very rough paper is as bad in the other extreme. It resists the pencil so that everything is apt to look coarse and powdery. There are several kinds of tinted paper and cardboard in use, but for the beginner I would recommend nothing but plain white or cream. Colored paper conceals the de-

fects. I use a regular sketching block or pad, thus doing away with the drawing board.

Now as to the extent of the picture. It is impossible to represent all out-doors. Take only what you can see without turning the head. If this does not include all the objects you desire, retire a little ways, and so make the distance of the view greater. It is a good rule to station yourself about three times as far from the object as it is high. This, of course, relates to the principal object only-the others will adjust themselves to it. Whenever possible select a view with the



light coming from one side. It makes a prettier picture, and is easier to manage.

Do not use measurements to locate points and get proportions, unless simply to test your work when you think it is about right. Train the eye to judge accurately that you may rely on it.

It does not matter where you begin in making a sketch, after locating the line of horizon. This line is always the height of the eye, and may be placed from one-fifth the width of the paper to a little over one-half, according to your position. If you are on an elevation the line is high, but if the eyes are near the level ground the line is low. I generally begin on some vertical line when sketching buildings, boats, machinery, etc., fix the principal points and then unite them with light broken lines. This gives me a general outline. I then fill in the shades.

Picture No. 1.

At first in sketching from nature, it is important to select some simple view. As a matter of fact, there is always more danger of spoiling a picture by overloading it than by putting in too little.



ILLUSTRATION No. 2

In the illustration the shock of wheat is the principal object. Everything else is located by its relative position to this shock. Notice the hilly effect of the land. This is very common in Delaware. Note also the stiff stubble in the foreground. The light is coming from the left.

Picture No. 2.

In studying foliage, it is best to begin with the shades, all the time watching their influence on the lights. Make the lines of equal length and breadth and at regular distance from each other, so as to avoid showing alternate patches of white paper and dark pencil lines. If the lines are too close together, the leafy effect is lost; if t. far apart, the lines themselves are too noticeable. Observe that trees are always darker from the top down and from the center outward.

Picture No. 3.

Number 3 does duty as the heading of this paper. It was made with a pen, copied from a pencil sketch. The pier is the principal object, in fact about the only thing in the picture. Notice the reflections.

There is some little detail work on the piles in the

foreground.

For ink work, I use Reynolds' Bristol Board, or any good heavy paper with a smooth surface, Gillott's 303 or 604 pen and Higgins' General India Ink.

M. Beacom

Do You Laugh

when you see what appears to be the extravagant claims of publishers of Business Practice systems? Why? Amusement or satisfaction? If the former, we should like to make it the latter. No, the Twentieth Century Business Practice is not

Like All the Rest.

It is not "actual business from the start," but doing after learning how to do. We publish one of the best text-books on bookkeeping. This book and Twentieth Century Business Practice provide an ideal course of from four to five months. Then, too, our Practice can be used to supplement any text-book. It will pay you to



examine Twentieth Century Business Practice and our new Mercantile Bookkeeping, and test them with a few students now, so that

When You Start the New Year, Right

at the beginning you will be conversant with this popular new work.

Teachers write that our Practice arouses the utmost enthusiasm, and that confusion and discouragement are not experienced, as with several of the systems teaching Practice from the start.

Practical Letter Writing and 25 Practical Lessons in Letter Writing have proved exceedingly popular.

Do you know what they are? Send for samples. Any of our books at half price to teachers. List below. Give name of the school.

Spelling \$0.35 Plain English 90 Commercial Law 1.00 Letter Writing 75 Every body's Dictionary (Leather) 50 Everybody's Dictionary cloth 25 25 Graded Lessons in Letter Writing 30 Practical Shorthand 1.50	Typewriting Instructor. \$1.00 New Practical Arithmetic. 1.25 Spelling and Letter Writing. 1.00 Progressive Practical Bookkeeping. 1.00 Mercantile Practical Bookkeeping. 1.50 Complete Practical Bookkeeping. 2.25 20th Century Business Practice, in 5 Parts 2.00
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Sample pages and our handsome new annual catalogue may be had for the asking.

ADDRESS THE PRACTICAL TEXT BOOK COMPANY,

420 Superior Street, CLEVELAND, OHIO.

AUTOGRAPHS OF WELL-KNOWN PENMEN.

What's the use of arguing about the merits of The Journal's "Pen Copies" idea, when a thousand of America's bestknown penmen have expressed their most cordial approval and appreciation? The Journal has in the past twelve issues published the portraits of about 400 of these penmen and hundreds of autographs. We have yet other hundreds on hand. Advanced students will find these autographs very handy to practice from.





Try your hand on a heading in Old English. The above is a good example. Don't try to make it too ornate.

Business Capis!

a.B.C.D. E. F. S. H. S. J. K.

L. M. M. O.

P. 2.

R. S. T. U. V. W. Y. Z.

Pennell
Minneapolis Normal College & Business Ansistus.

BY E. D. PENNELL, MINNEAPOLIS NOR. COLL. AND BUS. INST., MINNEAPOLIS.

NOTE BY THE EDITOR.—A new JOURNAL feature will be the printing each month of a set of business capitals which students will find of Use to practice from.

Schools.

Indiana.

**MDIANAPOLIS BUSINESS UNIVERSITY. Established 1850. Business, Shorthand, Penmanship, Preparatory. Individual Instruction. 500 students annually. Open all year. Write for full information. E. J. HEEB, Pres.



Beorgia.

SOUTHERN SHORTHAND AND BUSINESS UNIversity, Grand Building, Peachtree St., Atlanta, Ga.

Connecticut.

MEW LONDON BUSINESS COLLEGE, New London, Conn. Present demand for graduates of the school greater than the supply. Catalogue free. R. A. BRUBECK, Principal.

Rentucky.

LOUISYILLE BRYANT & STRATTON BUSINESS COLLEGE. Open throughout the year. Students may enter at any time. Catalogue free. Louisville, Ky.

Obio.

SPENCERIAN Commercial and Shorthand School Cleveland, Ohio. Established 1848. Incorporated 1895. First B. & S. College. Illus. circulars free.

California.

EBALD'5 BUSINESS COLLEGE, San Francisco. For 85 years the largest private school west of Chicago. 17,000 former pupils now prosperous business men.

Iowa.

CATALOGUES of The Capital City Commercial College and the Capital City School of Shorthand will be sent free to Intending students. Address MEHAN & MCCAULEY, Des Moines, Iowa. These institutions are first-class business training schools.

New York.

LONG ISLAND BUSINESS COLLEGE, 143 to 149 South 8th St., Brooklyn, N. Y. Catalogues free on application, personally or byletter. HENRY C. WRIGHT, Principal.

BASTMAN BUSINESS COLLEGE, Poughkeepsie, N. Y. An institution of wide reputation, receiving a National patronage.

ceiving a National patronage.

WEW YORK BUSINESS COLLEGE, 81 East 125th Street, New York, N. Y., receives Day students from "the Greater New York." These well-known schools, under one management, but each having a separate faculty, are designed to afford the best practical training for mercantile pursuits. The schools also supply business men with satisfactory assistants, and secure positions for competent students. Terms moderate. No vacations. Catalogue free. CARRINGTON GAINES, President.

Louisiana.

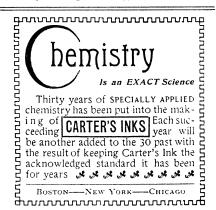
SOULE COMMERCIAL COLLEGE AND LITERARY INSTITUTE. New Orleans. La., renowmed for 40 years for its high grade courses, philosophic systems, advanced accounting practical and ethical lectures. Write for free specimen pages of Soule's great works. The Science and Practice of Accounts and the Philosophic Practical Mathematics.

Canada.

CENTRAL BUSINESS COLLEGE, Toronto, Ont., W. H. SHAW, Principal. Central Business College. Stratford, Ont., W. J. ELLIOTT, Principal. Two great Canadian schools, well-known throughout the Dominion for superior work.

Dennsylvania.

SCHISSLER COLLEGE OF BUSINESS, Norristown, Pa., indorsed by leading educators. It has a national reputation. Prospectus and Commencement proceedings sent on application.





"Want" Ads.

In answering advertisements signed by a nom-deplume, delays and mistakes are avoided by scaling and stamping the replies ready for mailing and writing the nom-de-plume in a corner, then inclosing such sealed replies in an envelope addressed to The Penman's Art Journal, 203 Broadway, New York. Postage must be sent for forwarding Catalogues, New spapers, Photographs, &c.

Beginning with Jan, number we offer Want ads, under any of the following classifications-Situations Wanted, Teachers Wanted, Business Opportunities, For Saleat the following rates :- \$2 tor anad, in any space not exceeding ten agate lines; 15c. per line additional for more space. No extra charge for forwarding letters under these classifications except that the advertiser must obligate himself to be responsible for any postage so expended in excess of 25c.

All als. to be set uniform in the same style that The Journal has used for a long time. Cash to accommany order invariably. If two insertions be paid for in advance a third insertion, without change of copy, will be given free if necessary. An easy way of judging how much space your matter will occupy is to typewrite it and typewrite any one of The Journal's regular Wantads. for comparison.

On Bargain and Exchange ads. (second-hand school equipment, furniture, typewriters, supplies, etc.) we offer a special half rate—a minimum of \$1.00 for any space not exceeding seven sgate lines; 10c. a line for additional space. In case of the Bargain ads. 25c. must be added if replies are to be forwarded from our office.

Situations Wanted.

THEPENMAN'S ART JOURNAL TEACH-ERS' BUREAU. Penmanship, commercial, and shorthand and typewriting branches only. It brings teachers and schools together. A large acquaintance among schools and teachers enables the management to select good teachers for good schools. Small fee is charged the teacher; no charge is made to the school. Reliable schools seeking teachers, and well qualified, reliable teachers seeking places, are wanted for our lists. No others need apply. Address PEN-MAN'S ART JOURNAL TEACHERS' BU-REAU, 202 Broadway, New York.

Not since the old prosperous days of five or six years ago have there been so few competent male teachers enrolled with The Jousnal's Teachers' Bureau as at this writing. There is every indication of a brisk revival after the turn of the year when the new session opens. Circulars giving full particulars of the service will be mailed on application.

~~~~

PENMAN of national reputation as teacher and writer, with experience as writing supervisor in one of our largest cities, wishes to change his place. Thoroughly conversant with the subject that he teaches and can give gilt-edge references. Must have a substantial salary. "SPECIALIST," care P. A. JOHENAI.

SITUATION wanted by a thoroughly competent teacher of bookkeeping, penmanship, commercial law, arithmetic, and higher manhematics. Well educated both on general and special lines with 15 years' experience in commercial work. Has handled a number of leading modern text-books. "EDUCATED," care P. A. JOURNAL.

A NACTIVE young commercial teacher, who has experience as prin. of a Bus. Coll., wis es immediate employment. Bo kkeeping and arithmetic are specialties. Good business writer. Understands adder and W. & R. systems. Well built and of good app rarance. Address "SUCCESSFUL," care of P. A. JOURNAL.

YOUNG and active teacher in perfect health and willing to work his way up wishes immediate engagement with a responsible business scholl Bookkeeping, shorthand (Olgoodby) and typewriting are his specialties, but can also teach commercial law, business correspondence, business arithmetic, grammar and other common branches. "R. C. E.," care P. A. JOURNAL.

POSITION wanted by a teacher of bookkeeping arithmetic penmanship and pen art and business practice. Applicant took a three years' course in one of the best known schools in the country and has since taught for three years. Familiar with W. & R., Packard's and other leading text books. Best of references. "L. L. R.," care P. A. JOURNAL,

AN EXPERIENCED TEACHER of book-keeping com? arithmetic, com? law business forms, penmanship Benn Pitnan Shorthand, typewriting and common branches is poper for engagement. Car also do expert accounting. Conditional school, commercial and shorthand raining. Also completed part of teachers' course. Eight against a completed part of teachers' course. Eight grant & Stratton and Goodgers, Sadler, Ellis, Bryant & Stratton and Goodgers, Sadler, Health gool; age 28; unmartled. Gool references. Far salary. Address "R. S. B.," care of Fenman's ART JOURNAL.

POSITION wanted by a comperent young commercial teacher who has hid good training and several years' teaching experience. Specialties are bookkeeping, mathematics, business penmanship, correspondence, grammar. Familiar with Sadler and W.&R. systems. Thoroughly conversant, with his work. "T.W.G.," care P.A. JOURNAL.

BACHELOR of Accounts, normal school and pen art college graduate. My specialties are book-keeping, plain and ornamental penmanship, engrossing, drawing, arithmetil, co-mercial law. Two and a half years' teaching experience in commercial work, and about two yeers' experience in varied accounting. Familiar with Sadler, Rowe, Williams & Rogers, Goodyear's and other standard systems. Healtn good; age 26; height 5 ft. 8 in.; weight 140; unmwried. Best of references. Moderate salary, Ready now. Address "G. F. O.," care P. A. JOURNAL.

Teachers Wanted.

TEACHER WANTED in every city to prepare for commercial teaching, in spare time. Ten dollars will pay for a course of mail instruction by the author of "Office Routine and Bookkeeping," the litest, most practical and most widely used work in print. Send for catalogue. GEO. W. SCHWARTZ, Author, 711 Sixteenth St., Louisville, Ky.

Business Opportunities.

A MERICAN COLLEGE EXCHANGE,—
School properties of all kinds bought, sold and exchanged. Investors and investments introduced, information bureau for first-class schools only. Address C. Edward Presho, Mgr., Cumberland, MJ. = 1y

A M an experienced business college teacher and manager. I have some money and wish to invest it in a good business school, either as outright purchaser or partner. I will not put a cent in any school that does not enjoy the confidence of the community in which it is located. Don't notice this ad unless you have something genuine to offer. In that case pleas be entrely explicit in the first letter. Address "SUBSTANTIAL," care P. A. JOURNAL.

WANTED.—An energetic, up-to-date educator, to take an interest in and management of a well-established College. Must invest \$2,500. Good salary guaranteed. Address LAMAR FDUCATIONAL ASSOCIATION, Lamar, Mo.

WANTED.—An experienced Business College man wishes to purchase an interest in a well-established, up-to-date Business College. State particulars as to price, number of students, size of townetc. Best of reference. "PENN," care P. A. JOURNAL.

etc. Best of reference. "PENN," care P. A. JOURNAL.

A GRAND OPPORTUNITY for whide-awake teachers who want to become school owners. Two commercial teachers, two shorthand teachers. Two commercial teachers, two shorthand teachers and two splendid teachers of penmanchip are wanted to form a partneyship with a well-known teacher for the purpose of purchasing two established schools and forming a powerful combination for the conducting of two business schools. Voung blood of uncommon fustling and teaching ability is required. Cash, too, is required. Easternlocation; splendid cities. I am on the ground and know the territory thoroughly. Can refer you to a score of the best known people in our profession as to reliability. Write full particulars and state how much money you can invest. References exchanged, all correspondence absolutely confidential. Address "POWERFUL COMBINATION," care P. A. Journal.

MIANTED.—Partner to take an interest in a first.

WANTED .- Partner to take an interest in a first

class Eusiness College, established 1881. Ex-

cellent locality. Must be a gentleman in every respect

and possess some money. A good chance for the right

party to make money. Address, Box 661, Ravenna, O.

Schools For Sale.

FOR SALE.-Business College located in Eastern L City of over 20,000 inhabitants. No opposition, good reputation, unincumbered and first class coupments. Purchaser can realize profit from start. Good reasons for selling furnished by letter. Low figure to quick buyer. Address "O. K.," care PENMAN'S ART JOURNAL.

TOR SALE.—A high grade and well established business college located in city of 40,000 inhabitants; no competition within 100 miles. Extensively advertised during the past four years; excellent reputation in and patronace received from eleven States. Cash receipts for past two years exceeded \$10,000.00. Low rents; good equipments; highly endorsed officially by Chamber of Commerce and business men where located One of the few real opportunities for a good business college man to secure a profitable business at a bargain. \$1,000.00 cash, balance casy monthly payments. Closest investigation invited. Bank references given and required. Do not write un'ess you mean business. "Y," ART JOUNNAL.

WANTED.—The rapid g owth of a young business college demands more teachers. Want a partner to invest \$350.00 and take charge of the business department. No objection to a young man. Healthful, up to date manufacturing city of 18,000, no competition; low rent, good farming district, climate perfect, large demand for trained help, strongly on ouraged by the city. Address Mgr. annis on Business College, Anniston, Alabama.

Special Bargain Ads.

THOUSANDS OF DOLLARS' worth of school supplies—books, furniture, equipment, etc.—are sacrificed every year for want of a ready market. You would like to change a system of books, perhaps, but don't feel like losing what you have invested in the old system. You wish to change typewriters or furniture. Perhaps you would like to buy something in the l.ne of school equipment, and wouldn't object to a bargain. There are plenty of people who have what you want, and plenty of people who want what you have. The thing is to reach them.

THE JOURNAL makes an absolutely clean sweep of the commercial school field. If you have anything to sell or want to buy anything, by using THE JOURNAL's columns you can make known the facts to practically all who are interested in things of this sort. THE JOURNAL wishes to "feature" Bargain and Exchange ads., and for that reason offers for the present a special half-price rate on such ads, as follows: For \$1.00 (just half the minimum price on other classes of ads.) we will print a Bargain ad in any space not excee ing seven agate lines. If a nom de plume be used, add 25c, for forwarding mail. Any excess of seven lines will be charged at the rate of loc. a line extra. If in doubt send the dollar anyhow (no adprinted unless accompanied with cash); but it is an easy matter to measure your copy by typewriting it and then typewriting any of our regular Want ads. in THE JOURNAL and comparing them.

Remember that this ra e applies only to pure bargain and exchange ads—second-hand school books, furniture, equipment, typewriters, supplies, etc., for sale or exchange by others than their manufacturers. The rate for other Want ads.—Schools for Sale, Business Opportunities, Partners, Teachers or Situations Wanted—will be, after this issue, \$2.00 for any soace not exceeding ten lines, and 15c, per line for additional space.

I WISH to hear at once from parties who have good second hand school furniture for sale. Give

WISH to hear at once from parties who have good second hand school furniture for sale. Give lescription and the lowest cash prices in first letter. C. L. M.," care P. A. Juurnal.

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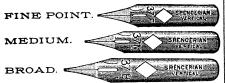
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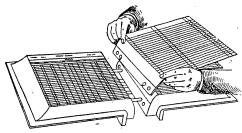
VOL. I.

ROCHESTER, N. Y., AND CHICAGO, ILL., JANUARY, 1899.

No. 1.

THE old-time merchant usually kept his accounts under his hat, or on a shingle. If he became prosperous or wanted to put on style he bought a manila blotter and proceeded to "keep books." The top of a barrel served for a desk and his records were made with a goose quill—and generally by the light of a tallow dip. When an account was settled, either in "trade" or cash, the merchant recorded that fact in his "books" by drawing two diagonal lines, in opposite directions, through the original entries in the blotter.

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THE first edition of our New Civil Government of the U.S. was in press while Shafter was before Santiago, and of course no mention was made in it of Cuba, Porto Rico, Guam and the Philippines. Proper reference, however, is made to these places in the second edition of that book, which will be issued immediately after Congress ratifies the treaty with Spain.

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